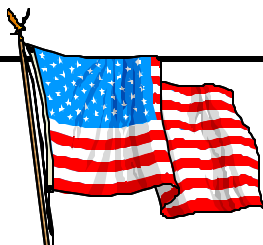




# Shift Colors



## The Newsletter for Navy Retirees

Volume 49 Issue # 3

Navy Personnel Command

Winter 2004

## Servicemembers Past and Present Ride for Troops

*By Lynn and Christine Dixon*

An amazing outpouring of support for our military service men and women, veterans and their families took place July 11, at the Harley-Davidson dealership in Tacoma, Wash. What began as a kernel of an idea with Lynn and Christine Dixon - who happen to be parents

of two children serving in the military - turned into a huge motorcycling and community event with over 1,000 motorcycles and close to 2,000 riders. There was food, music, raffles and a good, patriotic, heart-felt time.

A hard working core of volunteers, both veterans and parents with chil-

dren serving, made it happen. Over \$30,000 was raised for families of those serving in Iraq. The ride pulled together a diverse groups of riders, military families, spouses, parents, service members home on leave, and the general public. To find out more about this and future events, go to [www.ridefortroops.com](http://www.ridefortroops.com).



Larry Wickline is a Vietnam Vet who did three tours of duty in Vietnam. He now lives in Tacoma and is an active member of the group called The Bridge People Regulars. This group has been on Overpass 122 at Camp Murray over I-5 every Saturday with flags, banners, and yellow ribbons as a heartfelt show of support. Like many of the Vietnam Vets who participated in the Ride for Troops, Larry wanted to give support to this generation of service members that his didn't get upon their return from Vietnam.



Roger Beauchamp is in the National Guard, 81st Brigade out of Camp Murray in Tacoma, Wash. He was on medical leave from active duty in Iraq and was able to participate in the Ride for Troops. In fact, Roger became a key organizer for the ride, putting in countless volunteer hours to pull it all together. For Roger, what participating in the ride meant was that he still had a chance to be a part of something that supported his unit, even though he was back here in the states.



Mike Parker and his wife Sunny rode in the Ride for Troops to show support for the troops and their families. Mike served 22 years in the Armed Forces; four tours in Korea and two tours in Vietnam. Mike carries with him the memories of being besieged by so many Vietnam War protestors in 1970 that he could barely leave the facility upon his discharge from service. Any given weekend, you're likely to run into Mike and Sunny, as they relax and swap "road" stories with their fellow bikers.

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*Residents of the Armed Forces Retirement Home (AFRH) in Washington, D.C. take part in a fishing rodeo. To learn more on AFRH, read the Q&A Interview on page 12 of this issue of Shift Colors. Photo provided by AFRH-Washington.*

## Shift Colors

**VADM Gerald L. Hoewing**  
Chief of Naval Personnel

**RADM John W. Townes, III**  
Commander, NAVPERSCOM

**Mr. John W. McCausland**  
Assistant Commander,  
NAVPERSCOM PERS-6

**CAPT William F. Foster, Jr.**  
NAVPERSCOM Communications  
Director

**CDR Randy Lescault**  
Public Affairs Officer

**Ms. Lindsay Conner**  
Managing Editor

**JO2 Amie Hunt**  
Editor Shift Colors

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NAVY PERSONNEL COMMAND  
SHIFT COLORS (PERS-63)  
5720 INTEGRITY DRIVE  
Bldg. 768 Rm. S301  
MILLINGTON, TN 38055

E-mail address:  
**shiftcolors@persnet.navy.mil**  
Phone number:  
**(901) 874-4012**

### **Need to change your address?**

If you are receiving pay and benefits, the only way that you can update your information is by contacting DFAS at **(800) 321-1080**.

Only "Gray Area" Retirees and surviving spouses of Retirees who are not receiving benefits should contact *Shift Colors* to change their address.

When corresponding with *Shift Colors*, please include a phone number so we can contact you in case we have any questions.

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# A message from the Chief of Naval Personnel



Shipmates,

Wanted to take this opportunity to discuss where the Navy is headed in the personnel world, and plans we are working on to capitalize on our successes in recruiting and retention.

We are at a unique moment in time where operational and manpower successes have allowed the Navy a great opportunity to transform the way we manage our most important asset and investment - our people. In recent years, we have achieved our best performance ever in terms of manpower and personnel readiness, the result of establishing our people as the number one priority and investing in them. This success, coupled with organizational and operational changes, and investments in technology, has allowed us to fully man a mission-ready Navy. Now is the time to build on this success and fundamentally transform the way we manage, grow, develop and educate our people.

We will do this by developing and evolving a Navy Human Capital Strategy (HCS).

Central to the strategy is a need to determine the true, and total force, manpower requirements. To help us better understand where our people are serving and in what jobs, several manpower studies are ongoing. The determination of manpower requirements asks two fundamental questions: does a job need to be performed, and if so, who is the correct fit; uniformed active and reserve, civilian or contractor? The HCS will help us answer this question with a "total force" answer that utilizes the strengths and value found in each. The reason for this is very clear: we need to have "the right force, at the right readiness, at the right cost" to operate efficiently and maintain mission focus.

We are creating a Navy that you, our advocate and influencers of the civilian community and our best recruiters, will be proud to continue to support. Our nation's all-volunteer service requires that to properly man the service with the correct personnel, we must ensure the Navy is the employer of choice to attract and retain the best our nation has to offer.

HCS has many elements; whether the subject is Active Reserve Integration, Force Shaping, officer and enlisted career path changes, or Civilian manpower management, all are elements of the evolving strategy for our Navy, which will enable us to maximize the abilities of all our people for a 21st century Navy.

Why are we pursuing this and what does it mean?

HCS is being developed to fundamentally transform our system of manpower and personnel management into a modern technologically enhanced system that improves the entire process as well as the quality of service for our Sailors. Approximately 40% of the Navy's budget goes to pay and allowances each year and is the single greatest investment the Navy makes each year. It is prudent to manage the investment wisely and efficiently man the fleet at the best value. To do this, we need to understand where our people serve and in what occupations. Then we must ask if the right people are doing the right work. Could a civilian or contractor better serve in certain positions? Perhaps a technological application could reduce work, or possibly, the job does not need to be performed at all. The Navy needs to reassess the roles of our active duty, reserve, and civilian personnel to fully utilize their strengths, eliminate inefficiencies and wasted effort.

Maximizing the value of service for all our personnel is an important result of the strategy. If built correctly, it will deliver a Navy that fosters healthy competition; rewards those members filling mission-focused roles; develops a more experienced and technically proficient force that's better educated with increased career longevity. It will more effectively distribute work amongst members of the workforce, active reserve or civilian, and will seek to achieve a work/life balance that balances quality of life and quality of service. We want our Navy to continue to be one that people want to serve a career in - and become our retired community of tomorrow. Our strategy to do so will be a total force solution for the 21st century Navy.

Asking your support in this strategic effort and appreciate your input to the developing strategy as we work to fully develop it.

All the best,

A handwritten signature in black ink, followed by the printed name "G. L. Hoewing" in a serif font.



## Retired Activities



### Straight from the Source

This fall I had the opportunity to participate in Retiree Seminars at St. Louis, Mo and Jacksonville, Fla. The events were very beneficial to the participants as well as myself. I have frequently written that attending the Retiree Seminars gives retirees and their spouses an opportunity to receive updated information on their benefits and entitlements. It bothers me that many come to these events who have very little or no knowledge of their entitlements. Many read *Shift Colors* newsletter for the first time in years at the seminars. The Navy, all of the agencies that provide us services (Department of Veterans Affairs (DVA), TRICARE, Morale, Welfare and Recreation (MWR), Fleet and Family Support Center (FFSC), Tricare Retiree Dental Program (TRDP), Social Security Administration (SSA)), and many others agencies, as well as your local RAO, *Shift Colors*

and the Retired Activities Section want informed retirees. Informed retirees won't waste their time or get frustrated when they apply for benefits at the Social Security Administration, because they will report several months before their 62nd birthday with the proper documentation. Informed retirees know the pros and cons of the TRDP before making a decision to participate or not participate. Informed retirees have their estates in order and have made sure their survivors know whom to contact in the event of their passing. You and your families have given much to your country and deserve a retirement free of unnecessary expenses and hassle. Please do not rely on Retiree Seminars to be your total source of information. Be hungry for information that affects your quality of life and finances. Get and retain this information at the earliest opportunity and attend Retiree Seminars for updates on subject matter of which you are already cognizant.

The last edition of *Shift Colors* included information on the Survivor Benefit Plan (SBP). The SBP Program Manager, Mr. Basil Coleman takes his program seriously, and he too, wants an informed constituency. If you have questions regarding the program, he and his staff are at your service. He can be contacted at **866-827-5672** and ask for extension **4-2490** or call **901-874-2490**.

*Shift Colors* also routinely includes information on the different TRICARE Programs with contact information. If you are new to the retiree community and did not receive this information in your Transition Assistance Program (TAP) seminar, or if you are a Reservist and preparing for your 60<sup>th</sup> birthday, read and heed this information as if your life depended on it. Even if you have other health insurance, this one is your secondary, and you will never know when it may become primary.

Many of you who read this newsletter are probably saying, "There he goes again." Yes, I am on my soapbox because I care about you, whom I serve, and I do not want you or your family members to suffer because you failed to be proactive.

Finally, the information below is an excerpt from the Military.com site I wanted to share with you. Many retirees do not know what programs the Fleet and Family Support Center (FFSC) provide. This is a free service to the military retiree community.

#### **Program Spotlight: Fleet and Family Support Center**

The Fleet & Family Support Center (FFSC) is an on-base social service organization whose goal is to improve the quality of life for the Navy member and family through Counseling and Advocacy Prevention Services (CAPS) and Life Skills Programs. The Fleet & Family Support Center is designed to improve the quality of life for all retirees and their family members.

All FFSC services are free of charge, confidential and provided by a qualified, trained and friendly staff. The FFSC's free workshops, services and classes help enhance the quality of life for all military members and their families, single Sailors, reservists, and retirees. For more information, see <http://www.bupers.navy.mil/pers66/> or [http://www.military.com/NewContent/0,13190,SS\\_090304\\_Sailor,00.html](http://www.military.com/NewContent/0,13190,SS_090304_Sailor,00.html).

Thank you for your service and please remember our active duty service members in your prayers.

In Your Service,  
*Dennis Mills*  
Head, Navy Retired Operations Section





## Retired Activities

# Making Sure Your Spouse Knows What To Do

### *Retiree Check List*

*Shift Colors* provides an annual checklist for retirees and their beneficiaries. It is designed to equip you and your loved ones with helpful knowledge and information. While it may be impossible to truly prepare for the overwhelming emotions and dilemmas that arise with the loss of a loved one, it does help when most of the below issues have been addressed.

\_\_\_ **Create a military file** that includes your retirement orders, separation papers, medical records, etc. Make sure your spouse knows the location and telephone number of the nearest military installation.

\_\_\_ **Create a military retired pay file** that includes the pertinent information for DFAS and Navy Personnel Command:

**Defense Finance and Accounting Service**

**U.S. Military Retirement Pay**

**Post Office Box 7130**

**London, KY 40742-7130**

**(800) 321-1080 or (216) 522-5955/(800) 269-5170**

**(for deceased members)**

**Department of the Navy**

**NPC PERS-675**

**Retired Activities Section**

**5720 Integrity Drive**

**Millington, TN 38055-6640**

(This file should also include the number of any VA claims still pending and the address of the VA office being used; a list of deductions currently being made from benefits; and the name, relationship and address of the person you have made the beneficiary of any unpaid retired pay at the time of death.)

\_\_\_ **Create an annuities file.** This file should contain information about the Survivor Benefit Plan (SBP), Reserve Component Survivor Benefit Plan (RCSBP) or the Retired Serviceman's Family Protection Plan (RSFPP), Civil Service annuity, etc. Additional information regarding SBP annuity claims can be obtained from the DFAS-Cleveland office at **1-800-321-1080**.

\_\_\_ **Create a personal document file** that has copies of marriage certificates, divorce decrees, adoptions and naturalization papers.

\_\_\_ **Create an income tax file.** Include copies of both of your state and federal income tax returns.

\_\_\_ **Create a property tax file.** Include copies of tax bills, deeds and any other related information.

\_\_\_ **Create an insurance policy file.** Include life, property, accident, liability and hospitalization policies.

\_\_\_ In a secure location, **maintain a list of all bank accounts** (joint or individual). Include the location of all deposit boxes, savings bonds, stocks, bonds and any securities owned.

\_\_\_ In a secure location, **maintain a list of all charge accounts and credit cards.** Include account numbers and mailing addresses.

\_\_\_ **Maintain a list of all associations and organizations** of which you are a member. Some of them could be helpful to your spouse.

\_\_\_ **Maintain a list of all friends and business associates** who may be helpful. Include name, address and phone number.

\_\_\_ **Spend time with your spouse discussing your plans** with respect to the type and place of your funeral service. You should decide which cemetery, whether ground burial, or cremation, etc. If your spouse knows your desires, it will resolve some of the questions that might arise at a later date.

\_\_\_ **Visit a local funeral home and pre-arrange your services.** Many states will allow you to pre-pay for services.

\_\_\_ **Investigate the decisions** that you and your family have agreed upon. Many states have specific laws and guidelines regulating cremation and burials at sea. Some states require a letter of authority signed by the deceased in order to authorize a cremation. Know the laws in your specific area

*See "Check List" page 6*



# Retired Activities

## *“Check List” from page 5*

and how they may affect your decisions. Information regarding burials at sea can be obtained by phoning the Office of Medical and Dental Affairs-Mortuary Affairs Division at **1-800-876-1131**.

— Once your decisions have been made and you’re comfortable with them, **have a will drawn up** outlining all your wishes.

— Insure your will and all other **official documents are maintained in a secure location** known by your loved ones. This includes all of your **DD214s or Retirement Orders**.

— When all the decision-making and documenting is completed, **sit back and continue to enjoy life**.

### **Who should be notified in the event of my death?**

1. Defense Finance and Accounting Service:  
**(800) 321-1080 or (216) 522-5955/(800) 269-5170**
2. Social Security Administration (for death benefits):

**(800) 772-1213**

3. Department of Veterans Affairs (if applicable):  
**(800) 827-1000**

4. Office of Personnel and Management (OPM):  
(if applicable) **(724) 794-8690**

5. Any previous employer that provides pension or benefits.

The above information is not all-inclusive and should be used with other estate planning tools to lessen trauma to your loved ones. If you have other suggestions that might prove helpful, send them to the Retired Activities Section for publication in a future issue.

**Department of the Navy  
NPC PERS-675  
Retired Activities Section  
5720 Integrity Drive  
Millington, TN 38055-6640**

## *Retired Military Almanac Replaces Guide for Navy Personnel and Families*

Prior to transferring to the Retired List or to the Fleet Reserve, members were given a copy of the Guide for Retired Personnel and Their Families. But now something better has taken its place. The Retired Military Almanac has been issued to retiring members at their Transition Assistance Program (TAP) classes since 1998. The almanac contains an enormous amount of information beneficial to retirees and spouses alike.

The 2004 Retired Military Almanac is now available! The 256-page guide is designed to keep you up-to-date on many subjects of vital interest to military retirees. The almanac contains detailed information on recently passed legislation, including the newly-enacted Concurrent Disability Payment Program (formerly known as Concurrent Receipt), enhancements to the Combat Related Special Compensation Program, and changes to the Survivor Benefit Program. Also included are lengthy sections on military health care, including TRICARE and TRICARE for life; as well as information on veterans benefits (including a completely updated list of VA

facilities); space-available lodging and travel; and many other topics directly affecting retirees and their families.

You can order directly from the publisher for \$12.00 (includes postage) by sending a check or money order to Uniformed Services Almanac, Inc., PO Box 4144-SC, Falls Church, Va. 22044, or if ordering by credit card, call toll-free **(888) 872-9698**. You can also order through a secure online site: [www.militaryalmanac.com](http://www.militaryalmanac.com). The 2004 Uniformed Services, Reserve Forces and National Guard Almanacs are also available.

### *Our current address is:*

**Navy Personnel Command  
Shift Colors (PERS-63)  
5720 Integrity Drive  
Bldg. 768 Rm. S301  
Millington, TN 38055**



# Retired Activities

## 2004 SECNAV Retiree Council Status Report Highlight

*The Secretary of the Navy's Retiree Council met at the Washington Navy Yard April 5th through 9th. Several major retiree-related items continue to merit your attention: improved support for the retired community, the Survivor Benefit Plan (SBP), health care, concurrent receipt and the Retiree Council Website.*

- a. The Council recommends that Regional Retired Activity Office (RAO) Coordinators be established to provide oversight and training for volunteer RAOs. These Coordinators should be paid employees and their locations should be coordinated with the other services in order to provide the most effective and efficient support for the entire Military Retired Community. In coordination with this effort, it is recommended that the Secretary evaluate the viability of establishing Navy and Marine Corps Auxiliaries to capitalize on the talent pool represented by the retiree community.
- b. The Council continues to recommend changes to the SBP to make it equitable for all survivors and to restore the original government subsidy. Recommendations include lowering the premium and delaying reduction from 55 percent to 35 percent to the survivor's Full Retirement Age (FRA) under Social Security.
- c. The Council acknowledges that there has been continued improvement in health care benefits for retirees. However, there are still several issues that need to be addressed in order to provide a seamless, comprehensive retiree health care benefit. The Council recommends that the Secretary press for correction of these issues.
- d. The Council acknowledges significant legislation that has been enacted for concurrent receipt. The Council recommends continued support to ensure that this benefit is expanded to all disabled retirees and to eliminate or accelerate the phase in period.
- e. The Council thanks the Secretary of the Navy for his decision to create and support a Retiree Council website as a valuable resource for the Navy and Marine Corps Community and requests that support be provided to sustain this valuable communication resource.

This Council reviewed recommendations made by the 2003 Council. Deferred and open items from that report are considered current and should continue to be pursued. Other recommendations are considered closed. In some cases, there were closed items which the Council believes are worthy of reconsideration due to new information or changing circumstances. These items have been resubmitted. The Council requests that consideration be given to the following:

- A. Protecting commissary and exchange benefits.
- B. Adjusting retirement age for Reservists recalled for extended periods of active duty.

The following are 2005 issues submitted to the Secretary of the Navy:

**Subject: "QUALITY OF SERVICE CONTINUUM"**

**RECOMMENDATION:**

That the Secretary of the Navy

- A. Commission a study to evaluate the viability of developing a Naval Department Auxiliary Force from the military retiree community.
- B. Support an initiative to provide full-time Retired Activities Officers.

**RESPONSE:** (A and B) DEFER PENDING FURTHER INFORMATION. The idea of a study to review the feasibility of an Auxiliary/volunteer concept is a good one; initial research has begun to identify potential functions and mission, and other

*"Council Report" Cont. page 8*



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# Retired Activities

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related issues, including management and oversight of a volunteer force. Part of the review also includes a detailed look at other volunteer efforts within the federal government, including the Coast Guard Auxiliary and the Civil Air Patrol. More information will be forthcoming.

**Subject: SURVIVOR BENEFIT PLAN (SBP)**  
**RECOMMENDATION:**

That the Secretary of the Navy encourage legislation to allow Survivor Benefit Plan (SBP) recipients to retain the benefit at 55 percent until age 65 or Full Retirement Age (FRA) – whichever is later — instead of reducing the benefit to 35 percent at age 62, thereby forcing the recipient to collect early (reduced) Social Security benefits.

**RESPONSE: DEFER PENDING ACTION BY CONGRESS.** At this writing, both the House and Senate versions of the fiscal year 2005 National Defense Authorization Act contain provisions to remove the Social Security offset for annuitants at age 62. The House version would end the offset in 3½ years; the Senate version phases out the offset over 10 years. Therefore, it appears that there will be some action regarding the age 62 Social Security offset in the final version of the bill. In the meantime, however, we intend to take a look at the potential costs of the Retiree Council proposal for both the Department of the Navy and the Department of Defense in order to further evaluate its potential, depending on Congressional action in this session.

**Subject: SEAMLESS, COMPREHENSIVE HEALTH CARE**  
**RECOMMENDATION:**

That the Secretary of the Navy strongly urge TRICARE Management Activity to coordinate with appropriate agencies to provide a seamless, comprehensive health care benefit for all eligible beneficiaries.

**RESPONSE: DEFER TO TRICARE MANAGEMENT ACTIVITY.** Correspondence has been sent to the Executive Director of the TRICARE Management Activity, requesting that he review each of these items and provides a response back to the Assistant Secretary of the Navy (Manpower and Reserve Affairs).

**Subject: FULL AND IMMEDIATE CONCURRENT RECEIPT OF MILITARY RETIRED PAY AND VA DISABILITY COMPENSATION**  
**RECOMMENDATION:**

A. That the Secretary of the Navy support legislation and funding to allow concurrent receipt of military retired pay and VA disability compensation for all eligible retirees, regardless of disability rating or years of service.

B. That the Secretary of the Navy support legislation to eliminate or accelerate the phase-in period for concurrent receipt.

**RESPONSE: (A. and B.) DEFER TO CONGRESS.** Past responses to similar recommendations to support full concurrent receipt by the Retiree Council have not been supported by the Department because concurrent receipt is not considered in line with standard compensation policy to pay both disability pay and retired pay based on the same period of service. Nevertheless, as noted in the discussion above, in the Fiscal Year 2004 National Defense Authorization Act, Congress approved partial concurrent receipt that eliminates the offset of retired pay for VA disability compensation for those with 50-100 percent disabilities, to be phased in over a ten-year period. Additionally, Congress also made Combat Related Special Compensation (CRSC) available for all disability rating levels. We would defer any further action on these items to Congress as a matter within their purview and would note that at this writing, Congress is not expected to take significant action to expand concurrent receipt authority.

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# Retired Activities

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**Subject: SECNAV RETIREE COUNCIL WEBSITE**  
**RECOMMENDATION:**

That the Secretary continue to support the Council website.

**RESPONSE: CONCUR.** We anticipate that the website in its current form will continue to be maintained through LIFELines for the foreseeable future. However, in order to ensure its continued usefulness for the retiree community, we would urge the Retiree Council members to retain an active role in reviewing the site and making recommendations for changes.

**Subject: DEFENSE COMMISSARY AGENCY (DECA) BENEFIT**  
**RECOMMENDATION:**

That the Secretary of the Navy:

- A. Oppose any initiatives, e.g., variable pricing or other “best business practices” that might eventually erode or eliminate commissary benefits.
- B. Recommend to the Secretary of Defense that the local retiree, Guard, and Reserve member populations be specifically incorporated into the assessment criteria and process for establishing, continuing, or disestablishing commissaries.

**RESPONSE:**

A: CONCUR. The Retiree Council’s concerns about variable pricing are noted, and were confirmed in the recent independent variable pricing study, which was released shortly after the Council’s annual meeting. As a result of the study, which concluded that variable pricing is not a feasible means to reduce taxpayers’ cost while maintaining a high savings rate for authorized users, senior OSD policymakers have publicly ruled out the use of variable pricing as a method of operation for the Defense Commissary Agency.

B: CONCUR IN PART. We concur with the inclusion of retiree and reserve populations in the commissary assessment criteria, and in fact the Department of the Navy has already approved inclusion of these populations in a draft version of assessment criteria (the final version has not been signed by OSD officials as of this writing). However, we do not concur with the inclusion of the National Guard population into the assessment criteria. When not activated into full-time Federal status, Guard personnel are under the authority of the States, not the federal government, and are not eligible for military commissary privileges in their normal inactive status.

**Subject: ADJUST SELECTED RESERVE RETIREMENT PAY ELIGIBILITY DATE TO RECOGNIZE PERIODS OF ACTIVE DUTY PURSUANT TO MOBILIZATION**  
**RECOMMENDATION:**

That the Secretary of the Navy forward a proposal to the Secretary of Defense to advance Selected Reserve retirement eligibility pay dates to compensate for periods of active duty pursuant to mobilization orders when that active duty accumulates to more than 180 days.

**RESPONSE: DEFER PENDING RESULTS OF UPCOMING STUDY.** Because the Department of Defense does not currently have an analytical tool that will determine the effect that various changes to the reserve retirement system might have on the force, it has contracted with RAND, a Federally Funded Research and Development Center, to conduct a detailed study of the reserve retirement system. RAND is currently in the second year of this two-year study, which is

*continued next page*



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# Retired Activities

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expected to be completed in the first or second quarter of 2005. Also included in the RAND study will be an analysis of an alternative that would reduce the age for receipt of retired pay when a Guard and Reserve member has been called to duty in support of a contingency operation. A 2004 Department of Defense Report to Congress on the Reserve compensation program cites this as “one alternative that is worth considering . . .” However, the report also provides the following caveat: “But absent the appropriate analysis, caution must be exercised in making any changes to the reserve retirement system. Even with a cost neutral change to the system, it would be prudent to be able to first predict the effects on the force to determine if force management is enhanced.”

Consequently, we believe it would be advisable to defer consideration of this item until the RAND study is completed to see if any clear evidence emerges that such an alternative could enhance force management, address specific military problems, and do so in a cost-effective manner.

**Subject: DENTAL CARE**  
**RECOMMENDATIONS:**

- A. That the Secretary of the Navy encourage DoD to improve provider networks.
- B. That the Secretary of the Navy direct that Commanding Officers of Dental Treatment Facilities (DTFs) provide care to eligible retirees on a space-available basis in compliance with ASD(HA) Policy 97-045 of 30 Apr 97 and disseminate the information to the local retiree community.

**RESPONSE:**

A: DEFER TO TRICARE MANAGEMENT ACTIVITY. Correspondence will be sent to the Executive Director of the TMA to review these issues and report back to the Assistant Secretary of the Navy (Manpower and Reserve Affairs) with the results of this review.

B: DEFER TO TRICARE MANAGEMENT ACTIVITY. We do not concur with the specific action recommended by the Retiree Council but do agree that this issue should be thoroughly explored by an appropriate party. Correspondence will be sent to the Executive Director of the TMA (with an information copy to the Navy Surgeon General) requesting that the “space available” dental care policy be reviewed for its consistent application at DTFs, as it is a noted concern of the retiree community, and provide a response back to the Assistant Secretary of the Navy (Manpower and Reserve Affairs) with the results of this review. The TRICARE Management Activity is the DoD Component that provides policy oversight for all DoD Dental Treatment Facilities (DTFs),

**Subject: HEALTH CARE COMMUNICATIONS**  
**RECOMMENDATION:**

That the Secretary of the Navy support improved communication of health care benefits to the retired community, specifically:

- In tandem with the Secretaries of the Army and Air Force, establish permanent, salaried positions for Retired Activities Officers (RAOs) in areas of high retiree concentration. Through this initiative, methods to educate and inform the retiree community can be expanded and implemented. (See related Council Item A-1.04)
- Under the oversight of these positions, ensure that key and essential information about TRICARE benefit utilization such as current formularies, provider lists, covered services, and program requirements are widely disseminated.

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# Retired Activities

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- Have TRICARE publish status reports of their survey results in compliance with Public Law Article 723/724, the requirement to inform both user and provider of program availability and usage.
- Ensure that TRICARE utilize all available mechanisms to make the retiree community comfortable with the Explanation of Benefits form.

**RESPONSE:** DEFER TO TRICARE MANAGEMENT ACTIVITY. Three of the four items above have been referred to the TRICARE Management Activity for review and response back to the Assistant Secretary of the Navy (Manpower and Reserve Affairs). The item regarding the establishment of salaried positions at Retired Activities Offices is a matter for review by the Department of the Navy and is deferred pending review of other issues (see response to Item A-1.04).

**Subject: POSTAL LIMITS FOR RETIREES USING FPO/APO OCONUS FACILITIES**  
**RECOMMENDATIONS:**

That the Secretary of Navy initiate action to increase the current weight limits of one pound imposed on retirees using FPO/APO facilities at overseas locations.

**RESPONSE:** DEFER PENDING FURTHER INFORMATION. The examples cited in this recommendation involve retirees trying to access earned federal benefits. Before going to the Military Postal Service Agency (MPSA) to request a change of the current weight limits for all retiree mail, this issue will be explored with the VA. While this issue can be forwarded to the MPSA, recommending a new review of the weight limit policy, it must be noted that raising the weight restriction for retiree mail entails an additional cost burden for the Services and also may violate Status of Forces Agreements (SOFAs) with some foreign countries.

**Subject: EXTEND DELIMITING DATE FOR USE OF MONTGOMERY GI BILL (MGIB) PROGRAM AND VETERANS EDUCATIONAL ASSISTANCE PROGRAM (VEAP) BENEFITS**  
**RECOMMENDATION:**

That the Secretary of the Navy propose legislation to the Department of Defense to extend time limits for use of veteran's educational benefits after separation from active duty (10 years) to coincide with current time limits established for reserve personnel (14 years).

**RESPONSE:** DEFER PENDING FURTHER INFORMATION. We have asked that this issue be brought up at the next MGIB Working Group meeting, which is attended by MGIB Program representatives from the Services and the Department of Veterans Affairs. While the Department of the Navy can submit this issue for review for eventual submission to Congress, the MGIB program is funded by the Department of Veterans Affairs, and legislative submissions that impact spending levels are also reviewed by the Office of Management and Budget. If either agency does not support the initiative, it will not go forward to the Congress. Likewise, if the proposal is not supported by the other military Services, it will not go forward as part of the Department's legislative submission. The review by the MGIB working group should provide an initial assessment as to whether this proposal would "get out of the starting blocks" with the other Services if submitted through the ULB process, as well as with the Department of Veterans Affairs.

**For the full 2004 council report, go to [www.persnet.navy.mil](http://www.persnet.navy.mil) , click on Navy Publication and then New Updates/Cancellations.**



## Retired Activities

### Q&A Interview with Mr. Tim Cox, Chief Operating Officer Armed Forces Retirement Home, Washington, D.C.

*It is said that the Armed Forces Retirement Home (AFRH) is not just a place to live, but a place to live more. Since their establishment, the Soldiers' and Naval Homes have been supporting servicemembers for well over 150 years. AFRH is considered a model retirement community complete with facilities and services conveniently located in Gulfport, Miss. and Washington, D.C.*

*Recently, Shift Colors was given the opportunity to interview Tim Cox, Chief Operating Officer of AFRH, and ask him some of the questions that have been on the minds of the Shift Colors readers.*

Many retirees look forward to being part of the AFRH, but when they go to apply, they find they cannot join because their spouse is not eligible. Many argue that their spouse, although not directly enlisted in the military, suffered and sacrificed just as much as the service member and deserves the same treatment.

**SC: Do you foresee any change in this part of the policy, by allowing non-enlisted military spouses to apply?**

Cox: Because we receive our financial support through a trust fund aided by active duty personnel, we will find an acceptable way to offer non-enlisted military spouses care. First, we needed to get our financial house in order. That we have done. During the next few years, this area of concern will be evaluated so we may determine the best way to approach this matter.

**SC: What do you tell the couples who are turned down because the spouse is ineligible?**

Cox: Most often, we inform the interested couple about eligibility requirements, as established by Congress, prior to their application submission. Early communication and full disclosure of our admission criteria is the best way to disseminate this information. Eligibility criteria is also listed on our web page.

**SC: What are some of the benefits of the D.C. Retirement home that makes it stand out over the Gulfport Home?**

Cox: Each of our homes has unique characteristics that may offer additional benefits to the prospective customer. We try

to offer many varied activities, including involvement with the surrounding community, that may be of personal interest to some applicants.

In your June newsletter you stated that an increased number of residents have come 'on board' with the recent changes that are being made and are 'very happy'.

**SC: What are some of the changes that have made the residents 'very happy'?**

Cox: We have significantly improved scheduled transportation to DOD hospitals and VA facilities. Dining services have been improved by extending breakfast hours and offering a self-serve nutritional area open 22 hours a day. A physician is now part of the daily staff in our community health program. We have introduced hospice at both homes and we are focusing on resident-centered care, rather than moving persons to higher levels of care for our convenience. We have increased the effectiveness of resident case management by following our resident to hospital admissions and requiring discharge summaries. NAF funds, for residents, now have timely accounting reports given to the residents; and many more customer friendly programs have been introduced.

**SC: How is the home managed differently now than it was five or 10 years ago?**

Cox: In 2002, Congress required the Department of Defense to hire a retirement-home expert to operate AFRH. We now are focused on operating in a retirement home with a services-oriented environment, with eyes on improved resident-centered programming along with fiscal responsibility. We coordinate

*See "Cox Interview" next page*





# Retired Activities

*“Cox Interview” from page 12*

services offered by other federal and state agencies rather than simply duplicating those services at our homes. This improves the programming for the residents and spends public funds more wisely.

**SC: You stated that you hold ‘All Hands’ meetings. What typically happens at these meetings?**

Cox: All hands meetings are simply meetings where I present a topic, update the residents on our programming and fiscal plans, or address specific concerns with all residents and staff, who are invited to be present.

**SC: Do residents have a say in decisions made for the home, or is it strictly handled at a higher level?**

Cox: We have Resident Advisory Councils made up of resident volunteers at each home that offer input on life at each home. Residents are also free to talk with my team and I via meetings, phone or e-mail about their concerns, comments and suggestions. Furthermore, both homes have ombudsmen who handle daily resident matters.

**SC: What is your outlook for the future of AFRH-W? What upgrades or changes would you like to see for a better home for the residents?**

Cox: Our agency and both homes have begun to thrive now, rather than merely surviving. Our future is bright for the current residents we serve. We expect to be here to serve the next generation of heroes by providing the best quality retirement home and services in our industry.

**SC: What can you tell people about the evolution of the home and its dedication to the service members?**

Cox: The Washington and Gulfport homes have continuously served veterans and/or retirees throughout their history. By offering independent living, assisted living and long term care services, we are able to provide a continuum of aging services that are not offered to veterans by any other federal agency. We are committed to our mission of being the premier retirement community for distinguished veterans into the next century and beyond.

## How to locate a military retiree

The following procedures should be followed in order to locate a retired military member. However, the Privacy Act prohibits the release of personal addresses. To locate a former servicemember, simply write a letter to the retiree. Place it in a stamped envelope with the retiree’s name on it and your return address.

In a short note, provide what information you have about the person you are trying to locate. Include: complete name, rank, social security number, birth date or approximate age and any other identifying information that might help the locator identify the person. State your reason for wanting to contact this person.

Place the postage-paid sealed envelope and your note in another envelope and address it to the appropriate service. A search fee may be required for each name. There is generally no fee charged if the request is from a parent or immediate family member. You will be notified only if the retiree cannot be located.

**Navy:** Navy Worldwide Locator, Navy Personnel Command, PERS-312F, 5720 Integrity Drive, Millington, TN 38055-3210, (901) 874-3388, (\$3.50 fee. Do not put a return address on letter to be forwarded). Make checks payable to U.S. Treasurer.

**Air Force:** Headquarters, AFPC/MSIMDL, 550 C St., W., Ste. 50, Randolph AFB, TX 78150-4752, (210) 565-2660, Recording, \$3.50 fee. Make checks payable to DAO-DE/RAFB. Parents, spouses, and government officials may call (210) 565-2478.

**Marine Corps:** HQ Marine Corps, CMC (MMSR-6), 3280 Russell Rd., Quantico, VA 22134, (703) 784-9834 FAX, (no fee - please provide postage).

**Coast Guard:** Commanding Officer (RAS), Coast Guard Human Resources, Services and Information Center, 444 S.E. Quincy St., Topeka, KS 66683-3591, 800-772-8724, (785) 339-3770 FAX, (no fee).

**Army:** National Personnel Records Center, 9700 Page Avenue, St. Louis Missouri 63132-5200. Current addresses are not maintained for separatees who are not serving under reserve obligation.



# Defense Finance and Accounting Service

## 1099-R Tax Statements Mailed by January 15, 2005

The 2004 1099-R tax statements for all Department of Defense military retirees and annuitants will be mailed to the home addresses on file with the Defense Finance and Accounting Service (DFAS) by January 15, 2005. Former spouses who receive pay as a result of a court-ordered division of community property will also receive 1099-Rs.

The 1099-R form has three copies of the information on one page with the statement information on the back of the recipient's copy. For example, box 1 (gross distribution) does not contain gross income, but is the total amount of taxable income for the tax year – as shown in box 2a. For retirees, this amount does not include VA compensation or Survivor Benefits Plan premiums, as these monies are non-taxable.

Because the 1099-R is also used to report other types of income, the boxes that do not apply to retired members and annuitants will be left blank or have not been included in the statement. For example, boxes 2b and 9 will be blank, and boxes 3, 5, 6, and 8 have been removed from these statements. The remaining boxes correspond to IRS instructions for 1040 and 1040A forms.

### MyPay Users

Members who possess a customized PIN for the myPay system have the capability to view and print their annual 1099-R online 24 hours a day. The 2004 1099-R will be available for viewing and printing no later than December 15, 2004.

For those retirees who received CRDP compensation during the 2004 tax year and received taxable retired pay, the amounts will be included in the totals on their 2004 1099-Rs. There will not be separate 1099-Rs issued for taxable CRDP payments.

### Reissue Requests

Retirees or annuitants who do not receive their 1099-Rs by January 31, 2005, have questions about their 1099-R forms or need to update their mailing addresses may contact:

- Air Force Financial Service Office
- Army Retiree Service Office

- Navy local pay offices in Personnel Support Activity (PSA) networks of Puget Sound (includes Hawaii), San Diego, Calif., New London, Conn. and Jacksonville, Fla. (includes Pensacola).

- You may contact DFAS-Cleveland, Retired and Annuitant Pay Operations directly at **1-800-321-1080** or **216-522-5955**. Customer Service Representatives are available Monday through Friday, from 7 a.m. - 7:30 p.m. EST (except Federal holidays). Paydays and the first business days of each month are the busiest days for the customer service representatives. Mondays are also characteristically busy. DFAS-Cleveland will begin processing 1099-R reissues on January 31, 2005. You can expect to receive the reissued 1099-R approximately seven business days after your initial request.

- You can also write or fax DFAS at:

### Retirees and former spouses:

Defense Finance and Accounting Service  
U.S. Military Retirement Pay  
P.O. Box 7130  
London, KY 40742-7130  
Fax: 1-800-469-6559

### Annuitants:

Defense Finance and Accounting Service  
U.S. Military Annuitant Pay  
P.O. Box 7131  
London, KY 40742-7131  
Fax: 1-800-982-8459

**If you do not receive your 1099-R or you believe it is incorrect, please alert DFAS-Cleveland, Retired and Annuitant Pay Operations in advance of April 15, 2005 to ensure it is delivered prior to the tax filing deadline. The 1099-R cannot be faxed.**



# Defense Finance and Accounting Service

## *DFAS Expands Automated Services for Retirees and Annuitants*

Military Retirees and Annuitants can obtain specific account information through the Interactive Voice Response System (IVRS). When customers call 1-800-321-1080 (commercial 216-522-5955), they will hear a new menu option to use this feature. Customers choosing to use this new feature will be asked to enter their Social Security Number and Personal Identification Number (PIN). To eliminate PIN confusion, customers can use the same PIN to access the IVRS that they use to access myPay.

Retirees and Annuitants will be able to obtain specific account information in the following areas:

- Correspondence address
- Allotments
- Certificate of Eligibility or Report of Existence
- Deductions

- Gross and net pay
- Survivor Benefit Plan (SBP) coverage
- Federal and state taxes
- Direct deposit

This service will be available 24 hours a day, seven days a week. We invite you to call and try it for yourself.

Don't have a myPay PIN? Go to <https://mypay.dfas.mil>. Click on "Need a New PIN." Request the PIN, and a temporary PIN will be sent directly to your email account. **OR**, call Retired and Annuitant Pay at **1-800-321-1080** or call myPay at **1-800-390-2348**.

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## Retirees gain control of their pay accounts

*Carol A. García, Defense Finance and Accounting Service Corporate Communications*

For faster filing, get your 2004 Tax Statement (1099R) online at myPay (<https://mypay.dfas.mil>). A retiree can receive a 1099R and the Retiree Account Statement (RAS) through myPay two – three weeks earlier than receiving it in the mail. This is one of many benefits that is available to retirees on myPay.

The Defense Finance and Accounting Service (DFAS) delivers personal pay information and provides the ability to process pay-related transactions timely, safely and securely to all members through myPay. The Internet/Web-based system eliminates the risks associated with postal delivery by allowing members to access an electronic 1099R and RAS and other financial information. The combination of strong encryption and secure sockets layer (SSL) technology along with a personal identification number (PIN), safeguards information from any unauthorized access. The secure technology is similar to the security that many banking institutions use.

"This program gives retirees and annuitants from all Armed Forces the reassurance that personal pay information is secure and guarded from any type of identity theft," says Dennis Eicher, director for DFAS Electronic Commerce,

Military and Civilian Pay Services. "MyPay offers faster enhanced services, security, accessibility and reliability to all customers, and the program saves money by reducing the cost associated with printing and mailing paper copies.

MyPay provides members up-to-date information on pertinent changes by delivering notices to a user's email address. By having each retired member provide an email address, DFAS will be able to directly deliver timely information on account changes or adjustments, future events, capabilities and pertinent news that any retiree would want to know. An email address can be submitted through the "Personal Preference" page on the retiree's myPay account.

"With myPay, retirees gain total control of their pay account information," says Eicher. "They are able to control their military finances and benefits without long waits or mailing in forms." Instead of accessing the automated telephone customer line and spending time waiting to be prompted from menu to menu, retirees can get timely and updated information on Combat-Related Special Compensation (CRSC), Special Monthly Compensation (SMC) and Concurrent Retirement

*See "myPay" page 17*



# Defense Finance and Accounting Service

## *Combat-Related Special Compensation (CRSC)*

Effective January 1, 2004, Public Law 108-136, the National Defense Authorization Act for Fiscal Year 2004, extended CRSC eligibility to retired members who have a combat-related disability rating between 10 percent and 50 percent by the Department of Veterans Affairs (VA). Combat-related disabilities include disabilities that are the result of armed conflict, hazardous duty, or training exercises. Previously, a 60 percent or higher rating or a disability associated with a Purple Heart was required in order to be eligible for CRSC payments. Please note that members retired because of a disability with less than 20 years of service are not eligible.

Retirees who have applied to their branch of service and whose applications have been approved and forwarded to DFAS will be processed in the order in which they are received.

Prior to August 2, 2004, retirees receiving CRSC were paid using the VA's veteran-only rates. CRSC legislation included provisions to increase CRSC amounts due to dependency status and/or receipt of Individual Unemployability (IU) or Special Monthly Compensation (SMC). A data-sharing agreement between DFAS, the military services and the VA will now allow payment of these increased CRSC amounts to eligible retirees. These changes may or may not affect your individual CRSC payments.

### **Dependency Status and Individual Unemployability**

Retirees eligible for Dependency Status and Individual Unemployability began receiving the recurring monthly increased amounts with their July payment, which was received on August 2, 2004 (for direct deposit payments) or no later than August 12, 2004 (for hard-copy checks). Eligible retirees also received retroactive amounts for Dependency Status no later than September 3, 2004 (for direct deposit payments) or no later than September 10, 2004 (for hard-copy checks). Dependency Status retroactive payments will only be made as far back as January 1, 2004, the original effective date of this provision. Eligible retirees began receiving retroactive amounts for Individual Unemployability no later than September 3, 2004 (for direct deposit payments) or no later than September 10, 2004 (for hard-copy checks).

To date, retroactive payments considering dependency and/or Individual Unemployability (IU) have totaled over *59 million dollars* being paid to eligible retirees. It is DFAS' privilege to have had the opportunity to make these payments to those who have served and sacrificed so much.

Retirees whose dependency and IU statuses are confirmed by the VA and entered on our imaging system by the 8<sup>th</sup> of the month will receive their monthly recurring payments on the first of the following month.

There are some cases, which due to their complexity, require more time to process. These include those dealing with: court-ordered garnishments from pay, former spouse deductions disability retirees whose pay is computed using their percentage of disability instead of their years of service. There have been multiple changes in the awarded disability percentages since the inception of CRSC.

Although these types of cases require manual intervention and review before payment can be issued, DFAS is committed to paying the individuals involved as soon as possible.

**The issuance of the retroactive payment in no way affects your continuing monthly entitlement to CRSC, paid on the first business day of each month.**

### **Special Monthly Compensation (SMC) Update**

Eligible retirees should have received the recurring monthly increased CRSC amount with their September payment, which was received on or about October 1, 2004 (for direct deposit payments) or October 11, 2004 (for hard-copy checks).

Eligible retirees due *retroactive* amounts for SMC should have received the retroactive payment in October 2004. Retroactive payments will only be made as far back as June 1, 2003, the original effective date of this provision.

Please note that the monthly amount of CRSC payable cannot exceed the gross monthly amount of retired pay, regardless of dependency status, SMC or IU determination.





# Defense Finance and Accounting Service

## DFAS Retraction and Correction

On September 21, a warning was erroneously distributed regarding the “planned” destruction of hard copy military records by NRPC. The following statement from NRPC addresses this issue:

An email message is being sent around the military community that alleges the National Personnel Records Center (NPRC) is automating their storage and management of military records, and that when this is complete they plan to destroy the hard copies of records unless requested by the veteran or a deceased veteran’s family to send those records to them. It further states that if a veteran or members of the veteran’s family wants to request those records be sent to them instead of being destroyed they can make their request by mail to: **National Personnel Records Center, Military Personnel Records, 9700 Page Ave., St. Louis MO 63132-5100, Or make their request online at <<http://vetrecs.archives.gov/>>.**

The only part of this allegation that is true is the procedure provided for obtaining copies of a veterans record. There is a study, repeat STUDY, at NPRC to possibly digitize CIVILIAN personnel files in the case where a former federal CIVILIAN employee returns to federal CIVILIAN service. Rather than send the new agency paper, the Civilian Personnel Records area of NPRC may scan and transmit them electronically. The paper file would then go back on the shelf.

For the last 10 years, all the military services have stored their permanent military personnel records on electronic media. Prior to that, the records were on microfiche, and before 1972 those records were paper only. At this time NPRC receives, stores and services military personnel records only in paper and/or fiche.

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### *“myPay” from page 15*

and Disability Payments (CRDP) delivered straight to an email account or online at myPay.

Even those who do not have a personal computer can make required changes to their pay account by using the computer and Internet access of a family member, friend, public libraries, cyber cafes or kiosks located on military installations. Customer support is available by calling 1-800-390-2348 Monday through Friday between 7 a.m. and 7 p.m. Eastern Standard Time.

## *Retiree Tax Planning Strategies*

The first step in the tax planning process is to determine whether to itemize deductions. About one-third of all Americans choose to itemize, but this might be a good year to rethink that strategy. In response to widespread criticism of what’s called the “marriage penalty,” Congress in 2004 increased the standard deduction for married couples filing jointly to \$ 9,700. The standard deduction for married couples is now double that for individuals (\$4,850). As a result, many couples who had been itemizing may save more by taking the standard deduction. The standard deduction for a Head of Household person (usually an unmarried person with an unmarried child living at home) is \$7,150.

For unmarried individuals who are 65 or older or blind add \$1,200 to the above amounts, if you’re 65 or older and blind add \$2,400. Married filing jointly individuals will increase their standard deduction amount by \$950 for each occurrence of age and/or blindness.

### **Deduct, deduct, deduct**

For those who still want to itemize, a few weeks remain to accumulate more deductions. One obvious way is to make charitable contributions. Taxpayers who make a donation to charities — including churches, foundations and schools — can deduct the full amount from their adjusted gross income. Cash donations made by check must be made before year’s end.

You can also itemize non-cash contributions (food, clothing and furniture) you give to charities. You will be required to assign a fair market value (FMV) to the items. You can use resell shop prices and adjust them accordingly based on the condition of the item.

Heed this word of warning on contributing automobiles to non-profits. Due to recent abuses, the IRS is scrutinizing this type of deduction. Taxpayers should document their donated vehicle’s mileage, condition and features. Taking photographs would be beneficial in supporting your deduction. IRS Form 8283 must be completed for a non-cash charitable deduction of more than \$500, and for any item above \$5,000 the form must be signed by someone who has independently appraised the vehicle/item.

If you contribute more than \$250 to any one organization on any given day you must receive a letter or receipt from that organization.

*See “Taxes” page 32*



# TRICARE Management Activity

## Medicare Part B Notices to be Mailed in Early Fall

TRICARE beneficiaries entitled to Medicare Part A based upon age, disability, or end-stage renal disease, are required by law to enroll in Medicare Part B to retain their TRICARE benefits. TRICARE serves as a supplement to Medicare, paying the Medicare deductible and patient cost share. To take advantage of this program, individuals must be entitled to Medicare Part A and enrolled in Medicare Part B. Family members of an active duty service member are NOT required to have Part B. However, when the active duty service member retires, family members entitled to Medicare Part A are required to enroll in Medicare Part B.

### Who's eligible?

- Medicare-eligible retirees, including retired National Guard and Reservists
- Medicare-eligible family members and survivors
- Certain Medicare-eligible former spouses if they were eligible for TRICARE before age 65, who have not remarried and do not have employer-sponsored other health insurance
- Dual-eligible beneficiaries under the age of 65 who are entitled to Medicare Part A because of a disability or because of end-stage renal disease

### What's New with Medicare Part B?

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 makes two very important changes regarding enrollment in Medicare Part B for TRICARE beneficiaries.

The new law affects uniformed services beneficiaries who are TRICARE and Medicare eligible in one of two ways:

- Beneficiaries who are entitled to Medicare Part A but are not enrolled in Medicare Part B will be automatically enrolled in Medicare Part B without a premium surcharge during a special enrollment period that will continue through December 31, 2004. In early fall, these beneficiaries will receive a form in the mail, giving them the option of selecting any month in 2004 as their Medicare Part B entitlement date, or refusing Part B altogether.

- Beneficiaries whose current Medicare Part B entitlement began between January 2001 and December 2004 and who are paying a premium surcharge (more than \$66.60 a month) for Medicare Part B, will have their Part B premium reduced to the 2004 rate of \$66.60 beginning January 2004, or if later, their Part B entitlement date. In early fall, these beneficiaries will receive a refund for any excess premium surcharges they paid beginning in January 2004.

- Beneficiaries who enrolled in Medicare Part B between January and March of 2004 (the Medicare General Enrollment Period) will have the option to retain their July 2004 entitlement date or change their entitlement date to any other month within 2004.

### Notification

TRICARE Management Activity (TMA) is currently working closely with the Centers for Medicare & Medicaid Services and the Social Security Administration (SSA) to implement both provisions of the new Medicare law. TMA is committed to making this process as simple as possible, requiring very little action if any, on the part of the TRICARE and Medicare eligible beneficiaries.

Eligible beneficiaries may expect these actions to occur during early fall 2004, and may expect to receive individual notices about the changes. Additional information regarding the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (P.L. 108-173) is available at [www.medicare.gov](http://www.medicare.gov).

### Important TRICARE Phone Numbers

Eligibility (DEERS)	(800) 538-9552
TRICARE Prime Remote	(888) 363-2273
Mail Order Pharmacy	(866) 363-8667
Retiree Dental Plan	(888) 838-8737
TRICARE For Life	(866) 773-0404
Senior Pharmacy Program	(877) 363-6337



## TRICARE Management Activity

# TRICARE Launches Multi-Service Market

By Patricia McAllister, U.S. Army Public Affairs

An activation ceremony at Walter Reed Army Medical Center Sept. 9 launched the National Capital Area Multi-Service Market.

The office will integrate the health care delivery of nine major military medical treatment facilities in the national capital area, and their subordinates, to form one unified health system under a single health plan.

Army Maj. Gen. Kenneth L. Farmer Jr., commanding general of Walter Reed Medical Center and the North Atlantic Regional Medical Command, addressed an audience that included the commanders from the nine facilities, as well as representatives from the newly-formed TRICARE North Region, its contractors and a tri-services staff working in the new office.

In his own role as the multi-service senior market manager, Farmer is responsible for guiding a solid business plan to bring about an integration of the health care system in the national capital area.

“Our multi-service market focus is on the health care delivery system,” Farmer said. “Actually, the focus is on our beneficiaries, and the charge and expectation is that we will operate our military treatment facilities in an integrated way to optimize our facilities and our system for the care of those beneficiaries.” Collaborative leadership is the key, Farmer added.

Capt. Kathryn Beasley is the chief of staff for the new office.

“This office will serve to help link all the tri-service facilities, both big and little, in the national capital area together to form an integrated health delivery network under one health plan,” said Beasley. “It will provide for more seamless care for the beneficiaries.”

For related news, visit the Naval Medicine Navy NewsStand page at [www.news.navy.mil/local/mednews](http://www.news.navy.mil/local/mednews).

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## *Stress Management Team Helps When it Counts*

By Airman 1st Class Katie Booher,  
5th Bomb Wing Public Affairs

Life-altering events have different effects on people, and a team of stress management specialists at Minot Air Force Base, N.D., help people deal with these events.

The critical-incident stress management team features specialists trained to help prevent or mitigate stress when a sudden death, tragedy, serious injury or threatening situation happens. People that witness or experience a traumatic event may experience thoughts and changes in their life they have a hard time understanding, and the team offers them the tools they need to adapt and overcome.

The best thing to do after a stressful incident is for people to take care of themselves, said Capt. Katharine Schaible, 5th Medical Operations Squadron family advocacy officer.

“After a very stressful event, it is important to get enough sleep, eat healthy, exercise and talk to someone about what you are going through,” she said. “If you find it difficult to talk with someone, write it down in a diary or journal. It is best to express what you are feeling in some fashion instead of repressing it.”

“You should avoid caffeine, tobacco and alcohol as much as possible,” the captain said. “Caffeine and tobacco are stimulants and can interfere with your ability to relax, especially during events that are anxiety provoking. Alcohol, a depressant, can influence your judgment. People under the influence of alcohol sometimes do things they might not do when sober — things they may regret later.”

Chaplains are other key members of the team since people experiencing extraordinary stress sometimes need to address their spiritual needs as well, said Chaplain (Maj.) Rex Williams, 5th Bomb Wing chaplain.

“The CISM team is led by a mental health-care provider. Peer support personnel also facilitate the debrief of the people under stress,” he said. “The role of the chaplain is to flesh out the spiritual dimension of their reactions to stress and make sure the spiritual dimension is addressed.”

Captain Schaible outlined some basic steps people under serious stress can take to help them feel better.

*See “Stress” page 32*



# TRICARE Management Activity

## Tricare on the Rise

*Those who use the Pentagon's managed health care system say its biggest problems are in the past.*

*By Bruce D. Callander*

Last spring, many older Americans found themselves struggling to make sense out of a new Medicare benefit designed to pay at least part of the cost of their medications. They were expected to choose among a number of complex options, none of which were easy to understand.

At the same time, military retirees were enjoying a number of recent improvements in their medical program. Today, it not only provides pharmacy benefits but also makes health care cheaper than it is for most civilians.

Col. Charles Wolak is chief of the Health Benefits Division in the Office of the Air Force Surgeon General. Asked to comment on the changes in the services' TRICARE system in the past few years, he replied, "Probably the most significant change was extension of the medical benefits to our senior population with our TRICARE for Life program ... also, the TRICARE senior pharmacy benefit."

The new retiree coverage, which began in October 2001, is only one of several improvements made in recent years in the benefits and administration of the military health care system. Wolak said that other changes have been made in response to experiences with previous contracts and input from the health care industry best-practices rules.

"Under the next generation of TRICARE contracts," said Wolak, "we have moved from very prescriptive, requirements-based contracts to performance- or outcome-based contracts. This allows the contractor to use the industry's best practices to improve the TRICARE program while leaving the basic benefits structure—TRICARE Prime, Extra, and Standard—unchanged."

Additionally, TRICARE has added contractor incentives for superior and measurable performance in customer service, quality of care, and access to care. There are

quarterly awards fees based on input from beneficiaries, commanders, and regional directors.

### Simplification

In another move to make health care more accessible, Wolak said, TRICARE has simplified its structure from 12 regions to just three—the North, South, and West. Rather than having seven TRICARE contracts, DoD has gone down to three. This makes the benefit more portable and reduces administrative and overhead fees. "So I think it is a major improvement," said Wolak.

Yet another change relieves the strain on major contractors by passing some chores to others. Wolak explained that DoD has carved out several of the contracts from the big managed care contract so that the managed care support contracts can focus on their core competencies.

"One such carve-out is dual-eligible fiscal intermediate contract," he said. "This [group] does claims processing and customer service for beneficiaries who also are eligible for Medicare."

Then there are two pharmacy contracts. The first provides a national mail order service that replaces the old mail order contract. The second integrates all the retail pharmacies under one contract, which should solve many of the portability problems seen under the old contract. It should also reduce administrative costs.

"Another carve-out is the marketing and education contract," Wolak continued. "This is to create a national suite of TRICARE marketing and education products that will provide a uniform message and reinforce the fact that Tricare is a single, portable benefit."

The final carve-out covers local support contracts. This is where commanders of military treatment facilities (MTFs) will be able to contract for services. They will have more control over utilization, management, and resource-sharing agreements.

Despite the changes in administration, the basic TRICARE options remain much the same.

*See "TRICARE Rise" next page*





# TRICARE Management Activity

## *“TRICARE Rise” from page 20*

TRICARE Standard is the modern version of the original military health care program known as CHAMPUS. It allows beneficiaries to see the providers of their choice. This is a good deal for people pleased with the coverage they get from their current civilian providers. Those covered also may be treated at military treatment facilities if space is available after TRICARE Prime patients have been served.

Under Standard, the individual pays a deductible, co-payments, and the balance of the bill if it exceeds allowable charges and the provider does not participate in the program. The beneficiary also may have to file his or her own claims.

### **The Cost Issue**

Despite the improvements, the services have not escaped the cost increases in medical care generally.

Wolak said that the military health system, like any other health care system in the United States, continues to experience significant growth in care costs. The good news is that the cost to the beneficiary—particularly the active duty members and their families—actually has gotten less because TRICARE has dropped all co-pays.

“The TRICARE for Life program is one of the strongest health care plans in the nation,” Wolak claimed. “The costs [of enrollees] have gone down dramatically when you look at the amount of money that some of them were paying for these Medicare supplement plans. They were quite high. Now, they no longer need those because the TRICARE for Life plan covers everything.

“They have to enroll in Medicare Part B,” said Wolak, “but TRICARE then is the second payer to Medicare. So, where they used to buy these insurance plans to cover whatever Medicare didn’t cover, now TRICARE covers that, and they no longer have to pay these high premiums for those supplemental Medicare plans.”

Not all changes have worked so well. For example, problems plagued the new pharmacy coverage when it was first adopted.

“Unfortunately, we did have some issues,” Wolak said. “The new contractors apparently didn’t anticipate the number

of claims they were going to receive, and they were inundated with claims. They were unable to keep up with that and the phone lines became saturated with calls from both patients and pharmacies during the transition, for about the first 72 hours.”

Problems continued intermittently until early June, but most now have been solved and prescription claims are being processed in record numbers, said Wolak. More than 3.5 million prescriptions were filled in June. The government has been monitoring call wait times, which now fall below 30 seconds.

Under the Prime, Extra, and Standard options, students also may be covered until they turn 21. After that, they must be enrolled full-time in an accredited educational institution and their sponsors must be providing more than half their financial support. They also may be covered by either the TRICARE Dental Program or the TRICARE Retiree Dental Program, depending on the sponsor’s status.

For college students, the best TRICARE choice depends on availability in their school areas. Like all dependents, college students must be registered in the Defense Enrollment Eligibility Reporting System (DEERS). Eligible categories of people include active duty and retired service members from any of the uniformed services, their spouses, and unmarried children (including stepchildren).

Enrolling in DEERS is not handled by TRICARE or medical officials, however.

“It’s a personnel matter,” said Wolak, “so you have to go to your base personnel shop. You put in your proof, such as your birth certificate, to show that you are related to the ... sponsor and they will register you into DEERS, which allows you to get the health care that you need.”

On July 20, the TRICARE Smart Website was improved to give customers quicker and easier access to medical information. It allows them to see, print, e-mail, and download available TRICARE brochures, booklets, handbooks, and other materials. Users also may subscribe to receive e-mail alerts when programs are changed.

The site’s address is: [www.tricare.osd.mil/tricaresmart/](http://www.tricare.osd.mil/tricaresmart/).



## Morale Welfare & Recreation

### NAVSTA Mayport's Pelican Roost Hot Spot for RV Travelers

By Ingrid Mueller, Navy MWR Communications Group

Balanced among the jetties of the St. Johns River on board Naval Station Mayport, the Pelican Roost RV Park offers the very best in amenities, easy access to a wealth of recreational activities, and superb customer service. Guests there also get a bonus – a panoramic view of Navy life.

"There's nothing like seeing a U.S. Navy ship coming in — you should see the folks in the RV Park, they have a perfect view and they're all out there waving. And many of them are very grateful that they're waving from shore and not the other way around," said Bob Baylis, RV Park manager, with a laugh. "It's a real treat for the retirees from the other services when the USS *John F. Kennedy* (CV 67) gets underway. They can't believe how big an aircraft carrier is until they see it themselves," said the 30-year Navy veteran and retired commander.

The Pelican Roost has 48 fully-equipped RV park sites, all with concrete pads, picnic tables, water, sewer, cable and full electric hook-ups; 18 of the sites are waterfront sites. Handicap accessible sites and dry camping sites are also available.

"What makes Pelican Roost truly unique is that we have a lodge with a large entertainment area and a screened-in porch," explained Baylis. The lodge features include a big-screen TV, plenty of comfortable sofas and rocking chairs for relaxing, Internet access, a kitchen, laundry facility, telephone, retail store, ice machine, an ample assortment of board and card games, showers and restroom facilities.

The lodge is also a popular gathering place, as it serves as the centerpiece for social activities scheduled throughout the week. As Baylis explained with a smile, "Ice cream social night is Monday night. Tuesday night is pizza night. Wednesday night is game night, and we're looking at doing a Thursday ladies night out. We had as many as 80 people in here for our New Year's Eve party!"

Managed by the Navy Morale, Welfare and Recreation (MWR) program, the Pelican Roost RV Park is constantly evolving. "Change is driven by customer expectations and customer feedback," said Baylis. "Before people check out, we ask them to please share their impressions of the park with us through the MWR customer comment card. So if they've seen something in another RV park, maybe an activity or feature they really liked that we don't have, we'll take it to the top and see if we can make that happen here."



*The Pelican Roost RV Park offers the very best in amenities, easy access to a wealth of recreational activities, and superb customer service. Guests there also get a bonus - a panoramic view of Navy life. U.S. Navy photo by Ingrid Mueller.*

Baylis emphasized, "Our minimum level of service here at the Pelican Roost is to at least meet every one of our customers' expectations. Our goal is to exceed every one of their expectations."

In response, guests have had a tremendous impact on the park, helping to make the Pelican Roost a true family camping experience.

"The ownership our guests take with the Pelican Roost is phenomenal, as they contribute thousands of volunteer hours to keep the Park sparkling and very inviting," said Bruce Grenier, MWR director, Naval Station Mayport. "In addition, our RV patrons freely give of their time to assist with base-wide clean up efforts and have also given their time and talents to MWR in other activities to upgrade facilities and services. It is truly an honor to have these folks stay with us, as they exemplify the great traditions of military service."

Within a five-minute walk of the pristine NAVSTA Mayport beach, the park's ideal location also provides easy access to the many excellent MWR facilities and programs on the base. "To the maximum extent that we can, we plug into those activities – the chief petty officers club, the parks and pavilions, outdoor recreation, fitness center and swimming pools," explained Baylis.

See "Mayport" page 25



## Morale Welfare & Recreation

### *Navy MWR Helps Make Mayport a “Port of Choice”*

*By Ingrid Mueller, Navy MWR Communications Group*

Outstanding customer service guided by feedback. It shows in the “will do” attitudes of the Morale, Welfare and Recreation (MWR) professionals who call Naval Station (NAVSTA) Mayport home. Their consistent, focused and team-centered desire to deliver the very best MWR services and programs has helped make NAVSTA Mayport a favorite “port of choice” for Sailors throughout the Navy.

The third largest fleet concentration area in the United States, Naval Station Mayport is host to more than 70 tenant commands, including the aircraft carrier USS *John F. Kennedy* (CV 67), 20 other Navy surface ships, and six Light Airborne Multi-purpose System (LAMPS) Mark III helicopter squadrons. A major surface and air warfare organization, NAVSTA Mayport is dedicated to providing the “Finest Service to the Finest Fleet.” Outstanding customer service is MWR’s number one goal in pursuit of that mission.

“Our goal is to be the provider of choice for fitness and leisure activities for all of our customers – Sailors, family members, military retirees and other eligible participants. We do that by making service excellence a priority, and by reinforcing and recognizing that extraordinary service is the job of every Navy MWR professional,” said Bruce Grenier, MWR director, Naval Station Mayport.



*NAVSTA Mayport’s Information, Ticket and Travel (ITT) office has discounted tickets to local and national attractions, vacation cruise packages, and special events. U.S. Navy photo by Ingrid Mueller.*

For instance, customers can purchase discounted tickets six days a week, either through Mayport’s Information, Tickets and Travel (ITT) office or their Recreational Ticket Vehicle, which takes ITT services directly to the fleet.

“Many of the major tourist attractions are a short drive from Mayport. We have visited the attractions ourselves, so we can give informed recommendations to customers on what to see and where to stay,” said Tina Ramirez, ITT manager.

“We want to offer MWR programs at a world-class level,” emphasized Grenier. “To do that, we have to forge a strong relationship with our customers. I like the way my managers think. They are completely in tune to what the customer wants. It’s all about delivering quality core programs and services that give customers what they ask for at a cost they are willing to pay.”

Another core MWR program that stands out in Mayport is fitness. From helping Sailors improve their physical readiness to providing expert fitness advice, MWR personal trainers saw more than 25,000 clients for group exercise and individualized training last year.

In the Mayport gymnasium one morning, a full house of Sailors worked hard to keep up with Kasma Dikes, MWR personal trainer and recreation aide, who led the group through



*Sailors from Mayport’s Shore Intermediate Maintenance Activity (SIMA) participate in an aerobic kickboxing class led by a Navy MWR personal trainer in the gymnasium. U.S. Navy photo by Ingrid Mueller.*

**See “Port of Choice” page 26**





## Morale Welfare & Recreation

### Southeast Dive Adventures Offers Scuba 101 and Deep Sea Fun

*By Ingrid Mueller, Navy MWR Communications Group*

Floating in the clear blue waters just off Deerfield Beach in South Florida, the student divers stare wide-eyed at a moving rainbow of marine life gathered in the reef below. Their dive instructor silently points out a new friend — a southern stingray with a four-foot wing span that has taken a liking to belly rubs. It's a whole different world beneath the ocean, one that Southeast Dive Adventures can help you explore through the Navy Morale, Welfare and Recreation (MWR) program.

Southeast Dive Adventures is a full-service dive shop located aboard Naval Station (NAVSTA) Mayport and is the only dive shop worldwide owned and operated by Navy MWR. The program manager is Andy Nelson, a retired Navy chief warrant officer and master diver with more than 20 years experience and thousands of dives under his belt.

"Our staff of dive professionals is dedicated to providing the highest quality scuba diving instruction, equipment and underwater adventures, along with outstanding customer service," said Nelson. The NAVSTA Mayport MWR dive program is certified through the Professional Association of Diving Instructors (PADI), the largest scuba certification organization in the world. All of the MWR dive instructors have met the stringent requirements necessary to become certified PADI instructors.



*Navy MWR's Southeast Dive Adventures offers professional instruction and plenty of new adventures for those interested in scuba diving. U.S. Navy photo by Andy Nelson.*

"Scuba is a fantastic adventure and we've got everything you need to do it," explained Nelson. "We have a full line of retail scuba equipment for sale or rental and we can beat just about every price outside the gate. Our goal is to make sure that we are affording our active duty and our retirees top quality equipment at the lowest possible prices."

Open since July 2002, Southeast Dive Adventures has welcomed nearly 4,500 patrons, including some 500 military retirees.

"The dive shop has brought something new to our MWR program here and has been very well received by the fleet. Additionally, there is a large military retiree population in the Jacksonville-Mayport area and they are an important part of our customer base," said Bruce Grenier, MWR director, Naval Station Mayport. "Oftentimes when the ships are deployed and the waterfront is empty, our retiree customers become the lifeblood."

According to Nelson, the dive shop has also become a natural stop for Sailors and retirees to purchase or rent diving gear on their way to the Florida Keys. "We provide top-of-the-line scuba equipment for all levels of scuba diver certifications and have a certified equipment repair technician," he said. Some of the brands of dive equipment offered at Southeast Dive Adventures include Mares, Cressisub, Amer-Sea, TUSA, Trident, Innovative Scuba, Designated Diver, Sea Pearls, Princeton-Tec and Henderson.



*Students enrolled in the open-water scuba certification course through Navy MWR's Southeast Dive Adventures practice using their dive equipment in the Naval Station Mayport pool. U.S. Navy photo by Ingrid Mueller.*

**See "Scuba" next page**





# Morale Welfare & Recreation

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## “Scuba” from page 24

For those who would like to earn their scuba diving certification or take a diving refresher course, Southeast Dive Adventures offers the perfect learning environment.

“We have certified 225 student divers since we opened our doors. Many of them never scuba dove before, but decided it was an adventure they wanted to try,” said Nelson. “When I first started diving, I was scared as could be. I think most divers are — but I think it’s that little edge of the unknown, and that whole sensation you get in your body on an exciting adventure that pushes you over the fear.”

Because the course work is performance based, it can take anywhere from several days to a few weeks to earn the PADI dive certification. Additionally, the Southeast Dive Adventures staff is very flexible in adjusting their schedules to meet customers’ needs, which makes dive certification possible for waterfront Sailors with little free time.

“The PADI certification process is very specific and you progress as you learn, which means that you earn your certification when you can demonstrate that you’ve mastered the required skills and knowledge,” said Nelson. “Our students come from all age groups, from young Sailors to military retirees in their 50’s and 60’s.”

According to Nelson, the open-water scuba certification is a simple process that includes four basic steps:

§ Visit Southeast Dive Adventures to sign up and pay for the course, pick up your books/videos or DVDs/assignment sheet and complete initial PADI certification paperwork.

§ Complete the five knowledge reviews and watch videos/DVDs at your own pace at home.

§ Complete four multiple-choice quizzes and one multiple-choice final exam.

§ Travel with a Southeast Dive Adventures dive instructor for a weekend at Devil’s Den, a natural spring inside a cave, in Williston, Fla., a scuba training site where you will complete your pool dives and four open-water dives.

The cost of the open water scuba certification course is \$259 for authorized MWR patrons, and includes professional instruction, certification, use of all necessary scuba equipment, dive book, dive log book, dive tables, two days admission to

Devil’s Den, two nights lodging, and round-trip transportation. The cost for guests is \$289.

“We leave on Friday and come back on Sunday evening — with the students completing their open water scuba certification. On Monday we will submit the required paperwork and you will have your PADI certification card in two weeks,” explained Nelson.

For those who would like to earn additional diving certifications, Southeast Dive Adventures offers instruction in underwater photography, enriched air nitrogen training, advanced open water scuba diving, rescue diver, dive master, along with several other specialty classes.

Monthly dive trips to locations in South Florida are also available through Southeast Dive Adventures. All trips include transportation, lodging, boat dives and dive equipment.

“The staff at Southeast Dive Adventures has been great,” said Operations Specialist 2<sup>nd</sup> Class Joshua Eastridge, assigned to USS *John F. Kennedy* (CV 67), homeported at NAVSTA Mayport. “The prices are better than anywhere I’ve been and scuba diving is a lot of fun. I’d recommend the Mayport dive shop to anyone.”

For more information, please contact Southeast Dive Adventures at **904-270-5541**.

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## “Mayport” from page 22

Through an agreement with the naval station, Pelican Roost guests are authorized to dine in the NAVSTA Mayport galley, which recently earned the Ney Award for Food Service Excellence.

Pelican Roost RV Park is open to active-duty military (all branches), military Retirees, Reservists, Department of Defense (DoD) civilians, family members and their guests. ID cards are required at check-in. Active-duty personnel and Reservists may make reservations 180 days in advance. Reservations are accepted 120 days in advance for military retirees and 60 days in advance for DoD civilians. Check-in begins at 2 p.m. A camp host is available after 6 p.m. for check-in.

“You are strongly encouraged to make a reservation,” said Baylis. “While our peak period is about Oct. 1 to May 1, the RV park stays pretty busy. We get a lot of feedback from customers that they really love our reservation system, because they know if they make a reservation here, they will have a site.” The Pelican Roost staff assigns the RV sites; specific sites cannot be reserved.

For more information on the Pelican Roost RV Park or to make reservations, please call **904-270-7808** or e-mail [pelicanroost@mwrmayport.org](mailto:pelicanroost@mwrmayport.org)



## Morale Welfare & Recreation

### ***“Port of Choice” from page 23***

a solid hour of cardio kickboxing, complete with fast-paced music and plenty of enthusiasm.

This particular class, according to Dikes, complements the command’s remedial physical fitness program and “brings a breath of fresh air” into workouts, while incorporating weight loss and building self-esteem.

“I love working with Sailors,” said Dikes, who is also a martial arts instructor. “I like to see the smiles on their faces when they’re losing weight and they realize they have made some real progress.”

For Gas Turbine System Technician 3<sup>d</sup> Class Terrence Jackson, assigned to the Shore Intermediate Maintenance Activity (SIMA), participating in the aerobic kickboxing class and taking advantage of MWR’s fitness facilities have helped him get within the Navy’s physical fitness standards and improve his overall health.

“I have gone down from 240 to 195 pounds in about six months,” said Jackson. “The class is strenuous, but it works. When I first started, I was doing the run in 17:15. Now I’ve got it down to 12 flat. The MWR facilities overall on the base are great. I also like to play basketball and use the weight room here at the gym.”

Some 257,300 patrons used the gymnasium and Surfside Fitness Center in 2003, including about 9,600 military retirees.

According to Ollie Jones, 84, wife of the late Col. Wyly Jones, U.S. Army, the customer service and expertise she received at the Surfside Fitness Facility exceeded her expectations. “I was a tennis player in my younger days and my knees were really bothering me,” she said. “I asked the personal trainer to help me with some exercises and it’s really made a difference. The staff is very accommodating and very nice. Mayport is a good spot for retired military and I use all of the MWR facilities. We are treated very well.”

One of the most popular MWR facilities among military retirees is the Pelican Roost RV Park, which offers top-notch amenities and social activities that are guided by customer feedback.

“Change at the Pelican Roost is driven by customer expectations and customer feedback,” said Bob Baylis, RV park manager. “Before people check out, we ask them to please share their impressions of the park with us through the MWR customer comment card.”

One of Mayport’s newest programs is Southeast Dive Adventures, which provides scuba diving instruction, retail and rental equipment and underwater adventures. It’s the

only dive shop worldwide owned and operated by Navy MWR. Open since July 2002, Southeast Dive Adventures has welcomed nearly 4,500 patrons.

For the Navy’s junior Sailors, Planet Mayport, the base’s Single Sailor Recreation Center, offers a welcome break from shipboard life.

“It’s the best place to go (Single Sailor Center) when you have no family here and not much money,” said Airman Christopher Ryan, assigned to USS *John F. Kennedy* (CV 67). “I use the computers all the time, play pool, watch TV and movies, pretty much everything that’s in there. I go to the base club, go bowling. I do everything on this base. The MWR staff – they’re always happy. They’re always friendly. They’re always looking out for the Sailors.”

Looking out for Sailors also means being flexible, whether it’s setting up special events for visiting ships or adjusting business hours so customers have access to the MWR services they want and need. Customer surveys, feedback cards, talking to Sailors on the waterfront about the types of programs that improve their quality of life – it’s all a part of delivering service quality and real value – making Mayport a place where Sailors want to be.

“When you combine our programs with the hours of availability, flexibility, quality facilities and the right customer service attitude, I think it really makes Mayport a port of choice,” said John Aimone, Athletic and Fitness program coordinator. “I frequently hear that from Sailors, that a lot of them have chosen to be in Mayport, and a big part of it, I think, is due to MWR.”



***Ollie Jones, 84, goes through a workout routine several times a week at the Surfside Fitness facility in Mayport. U.S. Navy photo by Ingrid Mueller.***



## Morale Welfare & Recreation

# *NAS Atlanta's MWR Recreation Site, World Famous on Lake Allatoona*

By Robin Hillyer Miles, Navy MWR Communications Group and June Ragle, MWR Marketing, NAS Atlanta



*"We now have nine fully equipped cabins, ranging from one to four bedrooms and single-room camper cabins that are perfect for those who want to camp in comfort." U.S. Navy photo.*

The "World Famous Navy Lake Site," located 30 miles north of Atlanta, offers year-round camping, fishing and outdoor activities. Nestled among the Georgia pines overlooking Lake Allatoona, this 52-acre Navy Morale, Welfare and Recreation (MWR) facility has served military members and their families since 1956.

"We've come a long way from the trailers we rented when the site first opened," said George Owens, site manager. "We now have nine fully equipped cabins, ranging from one to four bedrooms and single-room camper cabins that are perfect for those who want to camp in comfort."

Cabin rentals range from \$20 to \$67 per night in the off-season (Oct. 1 – March 31). Rates are \$24 to \$83 per night April 1 to Sept. 30, and active duty military E-6 and below can receive special discounted rates. Primitive campsites are \$10 per night, while RV sites are \$14.

Twelve RV sites and an unlimited number of primitive camp sites are in close proximity to two bathhouses with laundry facilities. Picnic tables and grills are located throughout the park, along with a small fitness center, children's playground and horseshoe pits.

"World Famous Navy Lake is a popular place to hold family reunions, company picnics, church group outings and scouting events," said Owens. Four pavilions that seat from 50 to 200 may be rented for group activities.

The Lake View Lodge, which seats 200, is a beautiful granite building with a large covered porch that overlooks

the lake, a full kitchen, private bathrooms, a working fireplace and air conditioning.

Recreational opportunities include swimming, volleyball and tetherball. The lifeguard-supervised swimming area is open Memorial Day through Labor Day. Two boat docks with 58 rental slips include water and electricity hook-ups. The third boat dock offers a variety of rental boats.

Fishing is a popular past time on Lake Allatoona. The 12,000-acre lake is stocked with crappie, small mouth bass, striper, catfish and more. A general store is located on the property to take care of the most basic necessities, and features a game room with pool tables, arcade games, a large screen television and a rock fireplace.

For more information or to make reservations, call (770) 974-6309, or visit [www.mwrnasatlanta.com](http://www.mwrnasatlanta.com). Check-in is from 2 to 5 p.m., seven days a week. The front desk is closed on New Year's, Thanksgiving and Christmas.



*One of the Camper Cabins available for rent at NAS Atlanta's Lake Allatoona. U.S. Navy photo.*



# Morale Welfare & Recreation

## Navy Morale, Welfare and Recreation (MWR) Information, Tickets and Travel (ITT) Offices CONUS Phone Reference List

*Note: Services and products offered by Navy ITT Offices vary by location. Please contact the applicable ITT Office for more information.*

### California

Naval Air Weapons Station China Lake  
760-939-8644  
Naval Station San Diego  
619-556-2173  
Naval Air Facility El Centro  
760-339-2559  
Naval Weapons Station Seal Beach DET Fallbrook  
562-626-7555  
Naval Air Station Lemoore  
559-997-7000  
Naval Post Graduate School Monterey  
831-656-3223  
Naval Base Coronado  
619-556-2173  
Naval Air Station North Island  
619-556-2173  
Naval Base Ventura County [Point Mugu and Port  
Hueneme]  
805-982-4284  
Naval Medical Center San Diego  
619-532-7255

### Connecticut

Naval Submarine Base New London  
860-694-3598

### District of Columbia

Naval Support Activity Washington  
202-433-2068  
Washington Navy Yard  
202-433-6666

### Florida

Orlando  
407-855-0116  
Naval Technical Training Center Pensacola  
850-452-6354

Naval Air Station Jacksonville  
904-542-3318  
Naval Air Station Key West  
305-293-4173  
Naval Station Mayport  
904-270-5145  
Naval Support Activity Panama City  
850-234-4374  
Naval Air Station Pensacola  
850-452-6354

### Georgia

Naval Air Station Atlanta  
678-655-6502  
Naval Submarine Base Kings Bay  
912-573-2289

### Hawaii

Pacific Missile Range Facility Barking Sands  
808-335-4195  
Naval Station Pearl Harbor  
808-473-0792

### Illinois

Naval Station Great Lakes  
847-688-4813

### Louisiana

Naval Air Station/Joint Reserve Base New Orleans/  
504-678-2208  
Naval Support Activity New Orleans  
504-678-2208

### Maine

Naval Shipyard Portsmouth  
207-438-2713

### Maryland

Naval Station Annapolis  
410-293-9200  
National Naval Medical Center Bethesda  
301-295-5432  
Naval Surface Warfare Center Indian Head  
301-744-4850

*See "MWR Listing" next page*





# Morale Welfare & Recreation

## *“MWR Listing” from page 28*

Naval Air Station Patuxent River  
301-757-1394

### **Mississippi**

Construction Battalion Center Gulfport  
228-871-2231  
Naval Air Station Meridian  
601-679-3773  
Naval Station Pascagoula  
228-761-2432

### **Nevada**

Naval Air Station Fallon  
775-426-2275

### **New Jersey**

Naval Weapons Station Earle  
732-866-2167  
Naval Air Engineering Station Lakehurst  
732-323-1362

### **Pennsylvania**

Naval Support Activity Mechanicsburg  
717-605-2297  
Naval Support Activity Philadelphia  
215-697-9092

### **Rhode Island**

Naval Station Newport  
401-841-3116

### **South Carolina**

Naval Weapons Station Charleston  
843-764-2120

### **Tennessee**

Naval Support Activity Mid-South Millington  
901-874-5455

### **Texas**

Naval Air Station Corpus Christi  
361-961-3961  
Naval Air Station/Joint Reserve Base Fort Worth  
817-782-5505

Naval Station Ingleside  
361-776-5840

Naval Air Station Kingsville  
361-516-6449

### **Virginia**

Naval Surface Warfare Center Dahlgren  
540-653-7620  
Naval Amphibious Base Little Creek  
757-462-7793  
Naval Station Norfolk  
757-445-6663  
Norfolk Naval Shipyard  
757-396-1776  
Naval Air Station Oceana  
757-433-2561  
Naval Medical Center Portsmouth  
757-953-5439  
Naval Weapons Station Yorktown  
757-847-7859

### **Washington**

Naval Submarine Base Bangor  
360-535-5918  
Naval Station Bremerton  
360-476-3178  
Naval Station Everett  
425-304-3167  
Naval Air Station Whidbey Island  
360-257-2432

### **West Virginia**

Naval Security Group Activity Sugar Grove  
304-249-6321

Don't let your questions go unanswered.  
If you're not sure who to call,

Call 1-866-U-ASK-NPC  
(1-866-827-5672)

Let the Navy Personnel Command  
Customer Service Center help you get  
the answers!





# Information for Everyone

## *Travel Registration w/State Dept*

Millions of Americans travel abroad every year and encounter no difficulties. However, U.S. embassies and consulates do assist nearly 200,000 Americans each year who are victims of crime, accident, or illness, or whose family and friends need to contact them in an emergency. When an emergency happens, or if natural disaster, terrorism, or civil unrest strikes during your foreign travel, the nearest U.S. embassy or consulate can be your source of assistance and information. By registering your trip, you help the embassy or consulate locate you when you might need them the most. Registration is voluntary but it should be a part of your travel planning and security.

This free service is available to U.S. citizens who are traveling to or living in a foreign country. Registration allows you to record information about your upcoming trip abroad that the Department of State can use to assist you in case of an emergency. Registration on the website is NOT considered proof of U.S. citizenship. If you apply for any American citizen services from the embassy or consulate while abroad, you will be asked by the consular staff to provide proof of U.S. citizenship, such as a U.S. passport or American birth certificate.

Registration on line can be accomplished at: <https://travelregistration.state.gov/ibrs/home.asp>.

If desired, you can create a password and update your personal information on this website at any time. All personal information you provide is secure and protected by the Privacy Act of 1974. When registering, you have the option of selecting:

**Short Term Traveler:** If you are traveling outside the United States and plan to return after a brief time (usually less than six months), you should select the short-term option. Tourists and business travelers are examples of travelers selecting the short-term option. While you travel, your information will be available to U.S. consular officers should they need to contact or locate you in an emergency.

**Long-Term Traveler/Overseas Resident:** If you reside in a foreign country, or will stay in a foreign country for an extended period of time, you should select the long-term option. If you make frequent trips to the same country, you may also wish to use the long-term option. Long-term travelers and overseas residents have their information registered directly at the U.S. embassy or consulate nearest their foreign residence or travel destination. You may add information about travel companions or members of your household, as well as your business address and additional ways to contact you. This will help U.S. consular officers provide you with

emergency and routine services. U.S. embassies and consulates often distribute important security information to Americans residing in their regions.

**Travel Agent or Organizational Representative:** If you are organizing a trip for other travelers and are not traveling yourself, your organization's information should be filled out.

While abroad, U.S. consular officers can assist Americans who encounter serious legal, medical, or financial difficulties. Although consular officers cannot act as your legal counsel or representative, they can provide names of local attorneys and doctors, loans to destitute Americans, and information about dangerous conditions affecting your overseas travel or residence. Consular officers also perform non-emergency services, helping Americans with absentee voting, selective service registration, receiving federal benefits, and filing U.S. tax forms. Consular officers can notarize documents, issue passports, and register American children born abroad. Most embassies and consulates have web sites with more information. You don't have to register to get travel information from the Department of State. A current listing of all Travel Warnings, Public Announcements, and Consular Information Sheets can be found at <http://travel.state.gov>.

(Source Tration – home page: <https://travelregistration.state.gov/ibrs/home.asp> and <http://www.state.gov/travel/>)

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## **FYI on DEERS Registration**

Uniformed services beneficiaries also must be registered in the Defense Enrollment Eligibility Reporting System (DEERS) to remain eligible for TRICARE benefits. Beneficiaries may update their information in DEERS by visiting an identification card issuing facility or by contacting the Defense Manpower Data Center Support Office (DSO) Telephone Center at (800) 538-9552. To find the nearest identification card issuing facility, beneficiaries may visit [www.dmdc.osd.mil/rsl](http://www.dmdc.osd.mil/rsl).

For general information about TRICARE benefits, beneficiaries may call Wisconsin Physicians Service (WPS) TRICARE For Life at 1-866-773-0404 or visit the TRICARE Web site at [www.tricare.osd.mil](http://www.tricare.osd.mil). Additional information regarding the Medicare Prescription Drug, improvement and Modernization Act of 2003 (P.L.108-173) is available at [www.socialsecurity.gov/legislation/tricare.html](http://www.socialsecurity.gov/legislation/tricare.html). If beneficiaries have questions about enrolling in Medicare Part B, they may call SSA toll free, at (800) 772-1213 or visit any Social Security office.



# Information for Everyone

## VA Improves Health Benefits For Ex-POWs

*Associated Press*

All former U.S. prisoners of war who suffer from heart disease or stroke will receive government health care benefits without having to prove the ailments were linked to their captivity, Veterans Affairs Secretary Anthony Principi said recently. He announced the benefits while addressing the annual convention of the American Ex-Prisoners of War, an Arlington-based group with about 21,000 members nationwide. Former POWs had received coverage if they could prove their heart disease or stroke was caused by deprivation and brutality while imprisoned decades ago. But proving that link was difficult despite studies that have shown stress in captivity leads to such diseases, Principi said. "These are the men and some women who endured the most brutal of hardships in captivity," Principi said. "Their stories are what it means to be an American." Some 20,000 former POWs are expected to receive the new benefits, which do not require congressional approval.

The benefits will cost at least \$26 million the first year and will be absorbed in the veterans' health care budget, Principi said. John Ray Lemons, an 84-year-old World War II pilot who was shot down in Germany and held captive for a year, has only had partial coverage after two recent heart attacks. But now he plans to file more paperwork. "There are more things I can do that I haven't done," he said. Some 35,900 American ex-POWs were still alive as of January, including more than 33,000 from World War II, 2,100 from the Korean War and nearly 600 from Vietnam, according to the VA. More than 21,000 ex-POWs receive compensation benefits, which range from \$106 to \$2,239 monthly depending on their level of disability. All ex-POWs are eligible for benefits covering several illnesses, including psychosis, any anxiety state and post-traumatic arthritis. Former soldiers held captive for at least 30 days are eligible for health-care coverage of several illnesses, including cirrhosis of the liver, irritable bowel syndrome, peptic ulcer disease, swelling of the legs or feet and malnutrition.

## Civil Air Patrol Wants Retirees

The Civil Air Patrol (CAP) is playing a role in homeland security and is looking for senior members to join the effort. The auxiliary of the U.S. Air Force is a force multiplier in critical homeland security efforts. Members have excellent air/ground observation and communications assets at their disposal to provide aerial reconnaissance, photography and transportation, disaster and damage assessment, and other jobs. CAP performs missions for several federal government agencies. These include the Departments of Defense, Justice, Transportation, Treasury and Agriculture; the Federal Bureau of Investigation; Drug Enforcement Administration; U.S. Coast Guard; Federal Aviation Administration; Bureau of Immigration and Customs Enforcement; U.S. Forest Service, Federal Emergency Management Agency; and state and local law enforcement.

You don't have to be a pilot to join. CAP offers many avenues of volunteer service, including emergency services, training and mentoring for cadets, and aerospace education. They also need volunteers for community outreach, media relations and administrative responsibilities. CAP has more than 1,700 squadrons throughout the nation. To locate the nearest to you, go to [www.cap.gov](http://www.cap.gov) and click on "Cap Unit Locator." Before getting involved, it is recommended you

locate one or more squadrons near you and visit during their regular meeting time. All squadrons are different in personality and focus, so look for the one that most closely matches your interests. If interested in joining, call 800-FLY-2338 and have a member info packet mailed to you, complete an online request form at [www.cap.gov](http://www.cap.gov), or download one in PDF format. CAP also offers civilian employment in a variety of fields. Most jobs are located at the national headquarters located at Civil Air Patrol NHQ/XPB, 105 South Hansell Street, Maxwell AFB, AL 36112 Fax: 334 953-9906. Occasionally, CAP has job openings at other locations as well. [Source: Armed Forces News 27 AUG 04 & [www.cap.gov](http://www.cap.gov)]

### Need to change your address for *Shift Colors*?

If you are receiving pay and/or benefits, contact DFAS at (800) 321-1080.

Only "Gray Area" Retirees and surviving spouses of Retirees that are not receiving benefits should contact *Shift Colors* to change their address.

When corresponding with *Shift Colors*, please include a phone number, so that we can contact you in the event we have any questions.



# Information for Everyone

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## COMMISSARY COUPON USE UPDATE

All 273 of the Defense Commissary Agency stores are now accepting computer-generated Internet coupons that meet the following criteria:

- They must have a scannable bar code
- They cannot be for a free product, and
- They cannot be photocopied or facsimile-generated coupons.

DeCA and other grocery retailers had stopped accepting home-printed coupons in Sept. 03 as an interim measure while the grocery industry grappled with losses incurred because of their fraudulent use. Analysts estimated the grocery industry had lost millions of dollars from coupon fraud, which ultimately costs consumers in the form of higher prices to recoup losses. The agency's Web site, [www.commissaries.com](http://www.commissaries.com), will re-establish links to Internet grocery coupon sites for the convenience of commissary shoppers. [Source: Armed Forces News 3 SEP 04]

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## NATIONAL DEBT & CONSUMER CREDIT

The National Debt on July 12, 2004, was \$7,265,299,676,980.06. The U.S. population on July 14, 2004 at 8:59 am EDT was estimated to be 293,735,011. If you divide the National Debt of seven trillion dollars by the number of men, women, and children, we each owed \$24,734.20 on 14 July. Recent figures indicate we owe vendors on revolving credit, credit cards and the like, \$2038.4 billion, or two trillion in consumer debt that we have to repay. Divided by the aforementioned population number indicates \$6939.59 would have to be repaid per person if the debt were to have been evenly endured by all U.S. citizens.

To track at any given time the amount you owe, you can get the latest figures on debt at [www.publicdebt.treas.gov](http://www.publicdebt.treas.gov), population at [www.census.gov](http://www.census.gov) and consumer credit at [www.federalreserve.gov/releases/g19](http://www.federalreserve.gov/releases/g19). Intragovernmental holdings, such as the Social Security Trust Fund make up 40% or approximately three trillion dollars of the National Debt (\$3,044,908,289.853.89). [Source: NAUS Update for 16 JUL 04]

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## "Taxes" from page 17

Medical expenses are deductible, but only if they exceed 7.5 percent of adjusted gross income — a barrier that disqualifies many people. One way to clear this threshold is to combine medical expenses in the current year, a maneuver that accountants call "bunching."

Though time is running short, people with a lot of medical bills this year could buy new glasses or schedule an elective surgery before year's end to put them over the 7.5 percent threshold. The same strategy can be used for miscellaneous expenses.

For a complete definition of the Head of Household filing status and information on claiming a dependent, see IRS Publication 501 *"Exemptions, Standard Deductions, and Filing Information"* and for medical deductions see IRS Publication 502 *"Medical and Dental Expenses."* For information on giving to charities get IRS Publication 526 *"Charitable Contributions,"* IRS Publication 4303, *"A Donor's Guide to Car Donations"* and a complete list of all miscellaneous expenses can be found in IRS Publication 529 *"Miscellaneous Deductions."* A complete list of the latest tax law changes is in IRS Publication 553 *"Highlights of the 2004 Tax Changes."* Due to the possibility of last minute tax law changes by Congress, this last publication is generally not available until late January or early February.

For the latest revision of IRS forms and publications, go to [www.irs.gov](http://www.irs.gov). For a free paper copy, please call 1-800-829-3676 (1-800-TAX-Form). For additional questions, call IRS at 1-800-829-1040.

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## "Stress" from page 19

"People should spend time with others and do things that feel good to them," the captain said. "They should keep their routine busy but as normal as possible. It isn't the time to make any big lifestyle changes."

After something bad happens, people sometimes believe they have lost control of their lives, Captain Schaible said. While people's ability to influence events going on around them is limited, they can always choose how they respond to life's challenges.

The key to relieving stress is to choose methods of coping that have a long-term benefit. Besides sleep, diet, exercise and limiting substance use, people can also relieve stress by giving themselves permission to feel bad for awhile, sharing feelings with someone they trust, and looking for ways to make their lives more predictable or pleasant.

Captain Schaible recommends friends and family members be good listeners when dealing with someone experiencing stress.

"Let them know you are there if they need you," she said. "Giving the person some private time and help with daily chores like cleaning, cooking and caring for the family can also ease a person's mind."



## A Story from the Fleet

# This is Not the Navy I Remember

Story and photos by Bob Taylor, Navy Personnel Command MWR

There isn't a lot I remember about that fall day in 1958, except that I was fresh out of basic training with orders to USS *Kearsarge* (CVA-33) for pre-commissioning training, then on to USS *Oriskany* (CVA-34). I do remember standing on the quay wall at Naval Air Station North Island, San Diego, Calif., looking at the largest man-made object that I had ever seen. She was 888 feet long with a 30,800-ton displacement. Having served two years, 1953-1955, in the Marine Corps prior to joining the Navy, I had ridden a troop transport ship from San Diego to Japan, but that ship was small compared to the aircraft carrier.

Now "fast forward" to the year 2004. I am standing on the pier at Naval Station Norfolk, about to board USS *Harry S. Truman* (CVN-75). Other than a few mountains I have seen in my travels, I can honestly say this is, without a doubt, the largest object I have ever been this close to. The Truman is 1,096 feet long with a 97,000-ton displacement. At age 67, the question has got to be, why am I standing next to this magnificent fighting machine? And why am I about to spend nearly a week at sea during the ship's Operational Readiness Inspection?

Working around the Navy for the past 25 years, since retiring from active duty, I have heard about the many changes that took place regarding life aboard Navy ships. These changes spawned a new buzz word called "Quality of Life." As I recall, quality of life was not part of any dialog I took part in while serving aboard four different aircraft carriers between 1958 and 1975.

To help me understand "Quality of Life," I did an Internet search and found the following information: *"In many respects, life is what we make it. It is our personal psychological attitude that defines our abstract level of satisfaction or otherwise with our lives. Thus, if we are an optimist we will see the good aspects of our environment, whilst a pessimist will only see the bad - thus the same environment is perceived differently. This means that environmental or material change is a poor method of optimization, it is a crude global change that can make life seem worst for some - even if most like the change. Thus our concentration here on the psychological aspects of fitness should prove beneficial, in the fulfillment of those personal goals that lies behind most definitions of Quality of Life."*

(Chris Lucas from the World Wide Web, <http://www.calresco.org/lucas/qol.htm>)

Being very curious, and persistent, I set out to see for myself if "Quality of Life" was indeed fact or fiction. The only way to accomplish this was to actually visit a modern carrier. After much lobbying, there I was, ready to set sail for an enlightening week at sea.

*Truman* is truly a remarkable ship with a remarkable crew. As soon as I stepped aboard I realized that there was something different about these Sailors. While I'm sure most of them would have preferred to be somewhere else, nearly everyone I met seemed genuinely happy with their present surroundings. Once I got settled in, I realized why.

I've heard it said that a ship's crew is a direct reflection of their commanding officer. The men and women of the Truman certainly lend credence to this statement. Captain (Rear Admiral select) Michael Groothusen is blessed with a chronic case of "Happy." I can't recall ever meeting anyone as high on life as he seemed to be. This, coupled with his obvious concern for the crew, both ship's company and the embarked air wing, is definitely the beginning of "Quality of Life" on this mighty warship.

In comparing life aboard today's modern carrier to life, as I knew it, aboard USS *Kearsarge*, USS *Oriskany*, USS *Lexington* (CVA 16) and USS *Coral Sea* (CVA 43), I discovered the differences to be astounding.

One of the early things I noticed was, once underway, *Truman* offered a varied program of movies for the crew to watch. Unlike my former shipmates, *Truman* crewmembers have their choice of watching any one of several movies, provided by the Navy Motion Picture Service, scheduled on different TV channels, or watching programs received via satellite. While on *Coral Sea*, we enjoyed local television programming in port and movies on closed circuit television when at sea. We watched whatever movie was selected by our TV crew and only when the ship was not at flight quarters. Here on *Truman*, there are hundreds of standard-sized televisions located throughout the ship, and several big-screen TVs as well. Interior Communications Electrician Third Class's Terence Baird, Thomas Reeves and Adam Manning of Combat Systems Division were more than happy to discuss the system with me. They are part of a crew of five

See "Fleet Story" page 34





# A Story from the Fleet

*"Fleet Story" from page 33*



*AN Gregory Weaver uses the television in the library for playing video games on his personal PlayStation 2. He uses the gym, likes Bingo, movie night and basketball. Gregory likes the ship's recreation program because it "takes his mind off work."*

technicians charged with maintaining the TVs and associated programming equipment.

Life for this crew doesn't revolve around just watching movies on television. *Truman* has three fitness gyms on board and all are busy most of the time. In one of my early interviews, Machinist Mate Fireman Lopez stated, "Recreation is great and promotes readiness." I caught up with him while he was "recreating" by working out in one of the gyms. I'm trying to remember how we "worked out" back in the old days. I believe we participated in "Stores Working Parties."

While some used their muscles, others found many opportunities to use their minds. The ship's library offered a place for this. "I spend most of my time reading and enjoy the library very much," says Aviation Maintenance Administration Third Class Erica Schweikart, a three-year Navy veteran with VAQ-130, part of Carrier Air Wing Three. The word library normally makes one think of books, and more books. *Truman's* library has books, videotapes, DVDs, TV Lounge and the all-important Internet Café. I say "all important" because during my interviews I discovered that the ability to send and receive e-mail was ranked highest as a quality of life issue. Machinist Mate First Class William Mazzeo, from Long Island, New York, has been on *Truman*

for 18 months and says, "e-mail is the biggest morale booster." This feeling seemed to be consistent in all my discussions, from the E-2 all the way to the CO. The ability to communicate with family and friends via e-mail, with its nearly instantaneous response, is a far cry from having to wait weeks for a letter.

I also discovered that most of the larger Navy ships have what is referred to as the "Fun Boss." The Fun Boss is an employee of the Navy Morale, Welfare and Recreation (MWR) program. On all of my previous ships, our "Fun Boss" was the guy handing out the Liberty Cards. *Truman's* Fun Boss is a young, enthusiastic dynamo named Jane Clark, one of those creative, outside-of-the-box thinkers that most of us would like to be. Jane and her staff plan and execute most of the recreational activities that take place aboard the *Truman*, both at sea and while in port. Jane also organizes trips and tours to local attractions when the ship is in port. When time, and mission permits, Jane arranges a "movie night" in the hangar bay. While a movie night may not seem like a big deal to most of us, it has become one thing that the crew looks forward to. Watching movies on TV is one thing I guess, but watching them on a large screen with a good sound system in a "theater" environment is something else. Airman Gregory



*Four young shipmates spending time on the computers in the Truman's Internet Café.*

Weaver from V2 Division, on-board the *Truman* for two years told me "movie night and other recreation programs takes your mind off work."

When I look at quality of life, I see many things that could detract or contribute to it. Nicole Sullivan, from Dallas, Texas,

*See "Fleet Story" next page*





# A Story from the Fleet

## *“Fleet Story” from page 34*

a non-designated striker serving with VAQ-130. Assigned to the Line Division, Nicole was intimidated by the thought of working on the flight deck during air operations. One’s work environment, or discomfort in that environment, certainly affects a person’s quality of life. In the Navy for eight short months, Nicole is no longer intimidated because of the training she has received and what she referred to as “attention to safety by her supervisors and other members of the flight deck crew.” Much of the mission-related work has not changed significantly over the years, however, the facilities and equipment for performing these tasks have improved greatly.

Another element that contributes to quality of life is peace of mind. Sailors aboard Truman enjoy peace of mind because the ship is virtually a cashless society. Anytime you carry large sums of money on you, or have it in your locker, there is a certain amount of concern for loss or theft. With the implementation of the Navy Cash Card system, these concerns are diminished. This card eliminates the need for cash by using a memory chip, which permits the user to “store” any dollar amount they wish in that chip. This is done by transferring funds directly from their bank or credit union, using any of the “ATM” type machines located on the mess deck. The cards can be used in vending machines, ship’s store and other areas where cash would normally be used. The card also has a magnetic strip just like a credit card. Cardholders can store funds in the strip for use when off the ship, or use it as an ATM card in certain ATM machines. Several of the Sailors I interviewed told me that they felt that their money was more secure with this system.

Berthing wasn’t a lot different from that on *Kearsarge*, *Oriskany* and *Lexington*. The spaces are about the same size as the one I slept in on *Coral Sea*, the bunks are similar, and lockers are nearly the same size. Shipmates still have to share berthing space with others and AZ3 Schweikart said, “Living in a large berthing area with a large number of women took some getting use to.” This is yet another element of quality of life. One noticeable difference was the increased number of tables I found in and near berthing compartments, compared to the few that were available on my previous ships. Table space for letter writing, games, and other activities was always limited back then.

Mother’s home cooking will never be available on board any Navy ship, but I found the food on Truman to be very good and many crewmembers echoed this. I was afforded

the opportunity to eat in the Wardroom, CPO Mess and in the Enlisted Mess. With the regular serving lines and the “fast food” lines available, there is such a wide variety of food to choose from that I may have gained several pounds during my four-day visit.

Many who served prior to 1970 depended on their division Chief Petty Officer as a resource when in need of advice or assistance. On Truman, the Command Master Chief (CMC) had his office located in the middle of the mess deck. This made accessibility quite easy for anyone wishing to see him. This got me thinking. I don’t recall ever having a CMC on any of my ships. My research has revealed that in the early 1900s, Gunner’s Mate Chief William Reader was named the first “Chief of the Boat” aboard the submarine USS *Holland*. In 1970, the Navy established the Senior Enlisted Advisor program. Now Sailors have someone outside their division or department to go to for advice or assistance. Later, in 1977, the Command Master Chief program came into existence. Over the past 29 years, I have known many Command Master Chiefs, and I know that they provide a much-needed link between the crew and the Commanding Officer. The CO can use the CMC to get information to the crew, and crewmembers can go to the CMC with personal or professional concerns.

Some of you in the Retired Navy community may or may not have had shipboard experiences that would cause you to discourage members of your family from considering joining the Navy. If you are one of those, as I was, my only comment is this; it isn’t the same Navy you and I served in, and personally I would encourage my grandchildren to at least listen to the Navy Recruiter present their case.

While many of the “quality of life” issues are directly affected by the ship’s physical design and it’s mission, the MWR folks control the other issues. Many of us retirees remember it as “Special Services” or “Recreation,” but it is now MWR, and has been standardized throughout the Navy with a motto of “Mission First, Sailors Always.” That’s what Morale, Welfare and Recreation is all about. The way I see it, if you take care of Sailors *welfare* and *recreation*, the *morale* part will take care of itself.

*About the author: Bob Taylor reported to NSA Mid-South April 1975, and retired in 1978. He is presently employed by the Naval Support Activity Mid-South Activity Morale, Welfare and Recreation Department with over 25 years of service. Bob sends his thanks and gratitude to all the individuals that made his visit possible, and especially the Captain and outstanding crew of the USS Harry S. Truman.*

# Reunions

REUNION	DATE	PHONE NUMBER
1 <sup>ST</sup> MEDICAL BATALION GROUP, 1ST MARINE DIVISION, FMF	May 5 - 6, 2005	(352) 568-7790
N.A.R.U. AVIATION STOREKEEPERS ASSOC. NAS MEMPHIS 1974-1978	Jun 20 - 22, 2005	(253) 858-6982
NAVAL WEATHER SERVICE ASSOCIATION	May 4 - 7, 2005	(703) 524-9067
NAVY HELICOPTER VETERANS	Apr 12 - 16, 2005	(336) 282-3212
NAVY MSO ASSOCIATION	Jun 2 - 5, 2005	(407) 292-2394
NAVY SQDN 13 CHARLIE	Apr 28 - 30, 2005	(816) 279-1347
NTC SAN DIEGO, CALF COMPANY 261, 1950	Jul 1 - 4, 2005	(979) 532-1890
OLD ANTARCTIC EXPLORERS ASSOC.	Jan 26 - 28, 2005	(805) 388-4755
USS BATAAN (CVL 29/LHD 5)	May 11 - 15, 2005	(239) 549-8143
USS BROWNSON (DD 868)	May 1 - 5, 2005	(253) 537-4771
USS BUSHNELL (AS 15)	May 12 - 15, 2005	(570) 826-1811
USS COONTZ (DLG 9/DDG 40)	Jul 22 - 24, 2005	(336) 516-2447
USS CHARLES R WARE (DD 865)	Aug 25 - 29, 2005	(516) 481-0034
USS CONYNTHAM (DD 371/DDG 17)	Jun 5 - 9, 2005	(949) 586-7066
USS DACE (SS 247/SSN 607)	Aug 19 - 21, 2005	(206) 818-4581
USS DONNER (LSD 20)	May 1 - 4, 2005	(205) 942-1422
USS ELMER MONTGOMERY (DD/FF 1082)	Apr 30 - May 1, 2005	(813) 908-1100
USS EPPERSON (DDE/DD 719)	Mar 13 - 17, 2005	(210) 341-4095
USS FORT MANDAN (LSD 21)	Apr 28 - 30, 2005	(716) 592-9823
USS FRANKLIN D ROOSEVELT (CVB/CVA/ CV 42) AIRWING	May 11 - 15, 2005	(800) 437-0869
USS GALVESTON (CLG 3)	Sep 18 - 22, 2005	(866) 398-2655
USS HAILEY (DD 556)	Apr 28 - May 1, 2005	(712) 295-6443
USS HANSON (DD/DDR 832)	Sep 29 - Oct 1, 2005	(816) 229-0465
USS HAYNSWORTH	Sep 23 - 26, 2005	(817) 237-1664
USS HENLEY (DD 762)	Sep 8 - 11, 2005	(760) 369-0453
USS HENRY COUNTY (LST 824) & USS HOLOMES COUNTY (LST 836)	Jun 14 - 17, 2005	(928) 337-3182
USS HUGH W HADLEY (DD 774)	May 11 - 15, 2005	(925) 837-8630
USS INDIANAPOLIS (SSN 697 CA 35)	Jan 20 - 23, 2005	(440) 563-3853
USS INTREPID (CV 11/CVA 11/CVS 11)	Jan 19 - 24, 2005	(864) 998-4764
USS JALLAO (SS 368)	May 17 - 20, 2005	(252) 399-0440
USS JAMES E KYES (DD 787)	Sep 15 - 17, 2005	(210) 521-2336
USS JASON (ARH 1/AR 8)	Jun 13 - 16, 2005	(417) 649-6140
USS KNAPP (DD 653)	Sep 15 - 18, 2005	(309) 266-9391
USS KNOX (DE/FF 1052)	Apr 20 - 24, 2005	(800) 542-7520
USS LITTLE ROCK (CL 92/CLG 4/CG 4)	Jul 13 - 17, 2005	(315) 357-3799
USS LST 902 (KOREA)	May 4 - 7, 2005	(979) 532-1890
USS LLOYD THOMAS (DD/DDE 764)	Apr 27 - 30, 2005	(757) 467-6270
USS MANATEE (AO 58)	Apr 21 - 24, 2005	(361) 547-6938
USS MISSISSIPPI (CGN 40)	Jul 14 - 17, 2004	(717) 665-5871

<b>REUNION</b>	<b>DATE</b>	<b>PHONE NUMBER</b>
USS MONTICELLO (LSD 35)	Jun 24 - 26, 2005	(209) 772-0543
USS NAVASOTA (AO-106)	Mar 7 - 9, 2005	(805) 486-0881
USS NICHOLAS (DD/DDE 449/FFG 47)	Apr 17 - 21, 2005	(850) 453-9509
USS NOBLE (APA 218)	May 5 - 8, 2005	(717) 774-3172
USS PALAU	Apr 24 - 27, 2004	(410) 658-6043
USS PHILADELPHIA (SSN 690)	Aug 4 - 7, 2005	(631) 298-4816
USS PHILLIP (DD/DDE 498)	Aug 7 - 11, 2005	(608) 754-8329
USS PHILIPPINE SEA (CV/CVA/CVS 47)	Oct 10 - 16, 2005	(941) 743-5460
USS QUEENFISH (SSN 651/ SS 393)	Jul 29 - Aug 1, 2005	(401) 884-5676
USS RAY (SSN 653)	May 28 - 30, 2005	(805) 355-6734
USS REEVES (DLG/CG 24)	Fall 2006	(251) 575-7396
USS REMORA (SS 487)	Mar 18 - 22, 2005	(949) 240-1322
USS SAN JUAN (CL 54)	May 19 - 22, 2005	(540) 659-4774
USS SAN PUEBLO (AV/AGS 30)	May 19 - 22, 2005	(585) 223-2713
USS SEMINOLE (AKA 104/LKA 104)	Apr 27 - 30, 2005	(618) 273-9596
USS SENNET (SS 408) ALL HANDS	Apr 27 - May 2, 2005	(843) 851-7064
USS SIMON LAKE (AS 33)	Nov 3 - 6, 2005	(757) 588-2023
USS SOLEY (DD 707)	Apr 21 - 25, 2005	(714) 527-4925
USS SPIEGEL GROVE (LSD 32)	Oct 13 - 15, 2005	(813) 672-0733
USS STERETT (DLG/CG 31)	Jun 23 - 26, 2005	(360) 638-1935
USS TERREBONNE PARISH (LST 1156)	Apr 13 - 17, 2005	(614) 841-1223
USS THOMAS E. FRASER	May 16 - 18, 2005	(517) 522-8594
USS TOLOVANA (AO 64)	Feb 24 - 27, 2005	(843) 572-2200
USS TUCSON (CL 98/SSN 770)	Apr 13 - 17, 2005	(215) 365-5873
USS TUNNY (SS/SSG/APSS 282)	Sep 14 - 18, 2005	(508) 699-0931
USS UNION (AKA 106)	May 12 - 15, 2005	(225) 751-0229
USS UMPQUA (ATA 209)	May 11 - 15, 2005	(800) 877-8687
USS VIGOR (MSO 473)	Oct 16 - 18, 2005	(813) 653-0649
USS VREELAND (DE 1068)	Jun 23 - 26, 2005	(817) 571-4858
USS WAHOO (SS 565)	May 5 - 7, 2005	(603) 362-5781
USS WOODROW WILSON (SSBN 624)	Apr 21 - 25, 2005	(360) 830-4224
USS YELLOWSTONE (AD 27)	May 12 - 14, 2005	(352) 854-1387
VAP 61/VAP 62	Oct 2-6, 2005	(757) 721-3077
VB-109/VPB-109 BOMBING SQUADRON	Oct 13 - 15, 2005	(814) 866-6683
VF-194	Mar 25 - 27, 2005	(928) 754-1757
VIETNAM ERA SEABEES (NMCB 4, 12, 58, 62, 128, 133, CBMU 302, NSA DANANG)	Feb 4 - 6, 2005	(856) 234-2273
VP-7	May 13 - 15, 2005	(904) 264-9623
VP-8	May 16 - 21, 2005	(301) 464-1276
VP-44/VP-204/VPB-204/VPMS-4/VPB-44	Jun 1 - 5, 2005	(817) 389-3325
VR REUNION (VR-2470/53/59)	May 14, 2005	(214) 857-1465
VR-771/772/773/774	Oct 1, 2005	(503) 357-7253
VS-82 (1970 - 1975)	Jun 20 - 22, 2005	(360) 929-5743




## Ready Reference Contact Information

Air Force Retired Affairs	<b>(800) 531-7502</b>	Navy Retired Activities Office p62s2@persnet.navy.mil	<b>(866) 827-5672</b>
Arlington National Cemetery	<b>(703) 695-3250</b>	Navy Uniform Shop www.navy-nex.com	<b>(800) 368-4088</b>
Armed Forces Retirement Home (Gulfport, Mississippi) www.afrh.com	<b>(800) 332-3527</b>	Navy Worldwide Locator www.bupers.navy.mil/services/locator.html	<b>(866) 827-5672</b>
Armed Forces Retirement Home (Washington, D.C.) www.afrh.com	<b>(800) 422-9988</b>	Reserve Component SBP Section (Code 416)	<b>(800) 535-2699</b>
Army Retired Affairs www.odcsper.army.mil	<b>(703) 325-9155</b>	Servicemembers' Group Life Insurance (SGLI) www.insurance.va.gov	<b>(800) 419-1473</b>
DEERS	<b>(800) 538-9552</b>	Ships Historian Washington, D.C.	<b>(202) 433-3643</b>
Defense Finance and Accounting Service Cleveland Active Duty www.dfas.mil	<b>(800) 346-3374</b>	Social Security Administration www.ssa.gov	<b>(800) 772-1213</b>
DFAS Retired/Annuitant (Outside US) www.dfas.mil	<b>(800) 321-1080</b> <b>(216) 522-5955</b>	TRICARE for Life	<b>(888) 363-5433</b>
Federal Long-term Health Insurance www.opm.gov/insure/ltc/index.htm	<b>(800) 582-3337</b>	TRICARE Headquarters www.tricare.osd.mil	<b>(303) 676-3526</b>
I.D. Cards Benefits and Eligibility P312d@persnet.navy.mil	<b>(866) 827-5672</b>	TRICARE Information	<b>(800) 874-2273</b>
Internal Revenue Service www.irs.gov	<b>(800) 829-1040</b>	TRICARE Senior Pharmacy Program www.tricare.osd.mil/pharmacy	<b>(877) 363-6337</b>
Marine Corps Retired Affairs http://osprey.manpower.usmc.mil	<b>(800) 336-4649</b>	VA Burial Benefits www.va.gov	<b>(800) 827-1000</b>
National Personnel Records Center www.archives.gov	<b>(314) 801-0800</b> Fax <b>(314) 801-9195</b>	VA National Service Life Insurance www.va.gov	<b>(800) 669-8477</b>
Naval Reserve Personnel Center www.nrpc.nola.navy.mil	<b>(800) 535-2699</b> <b>(866) 250-4778</b>	VA Regional Office (Benefits and Assistance) www.va.gov	<b>(800) 827-1000</b>
Navy Lodge Reservation Service www.navy-nex.com - click on 'Lodge'	<b>(800) 628-9466</b>	Veteran's Group Life Insurance www.insurance.va.gov osgli.osgle@prudential.com	<b>(800) 419-1473</b>



# Retiree Seminars



	<u><b>Delaware</b></u>  <b>Dover Air Force Base</b> March 12, 2005 8:00 a.m. - 12:00 p.m. Joint Air Force & U.S. Navy Location - The Landings POC: MRCM (SW/DV) Leon Stanjkowski, RAO (302) 998-5194; Dover AFB contact: (302) 677-4612	<u><b>Tennessee</b></u>  <b>Millington</b> April 16, 2005 9:00 a.m. - 12:30 p.m. NSA Mid-South Conference Center POC: FFSC 1-866-225-8582

## *Space Available Travel General Information*

Space Available Flight, also known as Space A or military hops, is a privilege provided to servicemembers, retirees and their families. Space-A flights allow retired military personnel, and eligible family members to travel to, from, and between overseas areas.

The one-year test to expand space-available travel privileges to family members of active-duty and retired personnel traveling within the Continental United States was extended. According to John Lundeby, AMC Passenger Policy Branch, under the test phase, family members are able to travel Space-A aboard military flights when accompanied by their sponsors. The test does not apply to “gray-area retirees.”

Most bases have four ways to sign up for Space A Travel:

1. A completed AMC Form 140
2. On-line registration (e-mail)
3. Fax
4. In Person

### **General Information from Air Mobility Command**

If your travel schedule is flexible and your finances permit for a stay (sometimes in a “high-cost” area), while awaiting movement, space available travel is a good travel choice. While some travelers’ sign up and travel may be the same day, many factors could come together to make buying a commercial ticket your best or only option. Remember, Space A travel success depends on flexibility and good timing.

All travelers remain on the register 60 days after registration, for the duration of their leave orders authorization, or until they are selected for travel, whichever occurs first. Revalidation has been eliminated.

Under this program, you may sign up for five different countries rather than five different destinations. You are also eligible for the “ALL” sign-up which makes you eligible for all other destinations served. This gives you a greater selection of destinations from which to choose.

When traveling on a passport (family members, retired uniform service, reserve, etc.), you may return to the CONUS only through authorized ports of entry where customs and immigration clearance is available. While you may depart the CONUS literally from any military airfield, reentry locations for passport holders are limited. Active duty passengers who do not require immigration clearance have more reentry options open.

You are encouraged to call the passenger terminal you plan on traveling through 30-60 days before travel. The terminal will be happy to discuss their flight schedule, Space A backlog, movement forecast, etc.

To find out more about Space A travel, go to <http://spacea.info/#Altus>.

For a listing of AMC passenger Operations, see the 2004 Retired Military Almanac or go to, [https://public.amc.af.mil/Library/SPACEA/24\\_203.htm#Contact](https://public.amc.af.mil/Library/SPACEA/24_203.htm#Contact).



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### **Reporting a Retiree's Death**

To report the death of a Navy Retiree, contact the Defense Finance and Accounting Service Casualty Assistance Branch at **(800) 269-5170** or **(216) 522-6680**. *(If a Retired Activities Office is nearby, they can provide valuable assistance.)*

### **Annuitant Pay**

Questions regarding Annuitant Pay should be directed to Defense Finance and Accounting Service in Cleveland at **(800) 321-1080**.

### **Retiree Pay**

Questions about retiree pay should be directed to the Defense Finance and Accounting Service in Cleveland at **(800) 321-1080**.

### **ID Card Eligibility**

For ID Card and DEERS information, contact the Navy Personnel Command ~~Benefits Branch~~ at **(901) 874-3362**, Fax **(901) 874-2766** or e-mail: [p312d3@persnet.navy.mil](mailto:p312d3@persnet.navy.mil)

### **Retiree Dental Program**

For information and eligibility guidelines, call the customer service number at **(415) 972-8300**. You can also visit their web page at: [www.ddpdelta.org](http://www.ddpdelta.org) or write:

**Delta Dental**  
**P.O. Box 7736**  
**San Francisco, CA 94120**

### **Service Records**

Retirees desiring a copy of their discharge certificate (DD214), personnel records or medical and dental records should write to:

National Personnel Records Center  
9700 Page Ave.  
St. Louis, MO 63132-5100

All requests must be written, dated and signed, and should include full name, rate/rank, Social Security Number, dates of service and date of birth. Requests for records are processed in four to six months. You may want to visit their web site at [www.archives.gov](http://www.archives.gov) prior to making any request.

**(Disclaimer: Some of the information compiled for Shift Colors comes from a variety of sources to include experts in their respective fields. The content was current at the time the publication went to press. --- Editor, Shift Colors)**

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NAVY PERSONNEL COMMAND  
SHIFT COLORS (PERS-63)  
5720 INTEGRITY DRIVE  
MILLINGTON, TN 38055-0500